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SOME NOTES
ON THE
HOUSING QUESTION
IN FINSBURY,

BEING A PRELIMINARY REPORT ORDERED TO
BE PRINTED BY THE PUBLIC HEALTH COMMITTEE OF
THE METROPOLITAN BOROUGH OF FINSBURY.

BY

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D.P.H. (Camb.); etc.

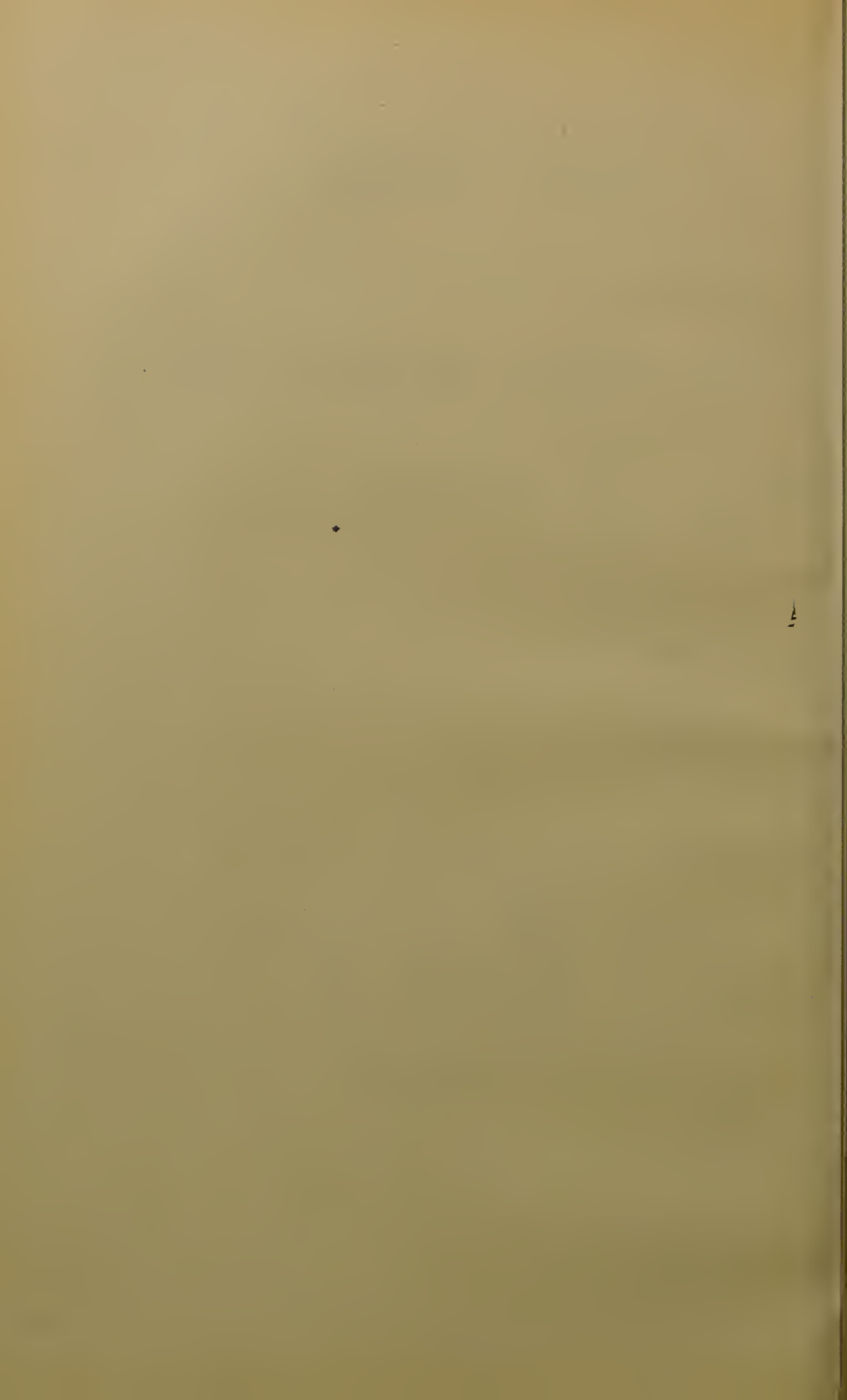
*Medical Officer of Health of the Metropolitan Borough
of Finsbury.*



LONDON :

THOMAS BEAN & SON, Printers, Golden Lane, E.C.

1901.



To the Chairman and Members of the Public Health Committee
of the Metropolitan Borough of Finsbury.

GENTLEMEN,

In accordance with the instructions of the Public Health Committee, I submit herewith a preliminary Report on the Housing Question in Finsbury. I recognise that what follows can only be accepted as fragmentary, and of the nature of notes. The problem is a large one, involving a great variety of considerations to which we are bound to have regard. There are the further difficulties of ways and means.

The present Report has been arranged for convenience in four sections as follows :—

1. Introductory Notes.
2. A Record of Work already undertaken from 1875–1901.
3. House Property and Overcrowding in 1901.
4. Some Notes on Proposed Ways of Proceeding.

I beg to take this opportunity of expressing my indebtedness in various quarters for assistance in the compilation of this Report. I am under considerable obligation to Mr. C. J. Stewart's comprehensive history of the Housing Question in London from 1855–1900, and for the sanction to reprint six plans herewith incorporated; to various official reports issued under the authority of the late Vestries of Clerkenwell and St. Luke by Dr. Griffiths, Dr. Pavy, Dr. Glaister, and Dr. Yarrow; and to Dr. Tatham and other authorities at Somerset House for assistance with regard to the statistics. I must also express my grateful appreciation to Mr. Horace Warner for the photographs which he has so skilfully taken, and which accompany the Report.

I am, Gentlemen,

Your obedient servant,

GEORGE NEWMAN,

Medical Officer of Health.

PUBLIC HEALTH DEPARTMENT,

TOWN HALL, ROSEBERY AVENUE, E.C.

July 2nd, 1901.

INTRODUCTORY NOTES.

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In a general way the evils of insanitary and overcrowded dwellings have long been recognised, but it is only from the beginning of last century that scientific observation has been brought to bear upon the great problem of housing. The awakening of public opinion upon this question is, perhaps, in the main due to two chief causes—in the first place there has been the Growth of the Towns, which has, admittedly, brought the entire problem to an acute stage; in the second place, there has been the Growth of Sanitary Science.

It is now known that overcrowding, to use a simple though somewhat indefinable term, brings about certain definite physical effects in addition to indisputable moral and social evils. It is not proposed in this place to discuss the moral side of the question; yet it would be idle to ignore the fact that the lowering of the standard of morals which unquestionably occurs as a direct and inevitable result of bad housing is not only a moral question (the importance of which is at once admitted), but by inciting to certain habits may result in definite physical effects and in disease and death. But apart from, and in addition to, the moral issues and their ultimate effects, it is now recognised that the sickness rate and death rate of a district are also directly and inevitably affected by overcrowding. Two very obvious illustrations of these physical results are the greater prevalence of phthisis (consumption) in overcrowded districts, and the greater danger of infectious diseases spreading in any area where the population is dense. There can be little doubt that there is a very intimate relationship between the overcrowded condition of the central districts of London and the high phthisis and zymotic death rates in those districts. Further, it is well known that children reared in such districts are often physically stunted and constitutionally weak, thus being more susceptible to disease.

It must not be forgotten that "overcrowding" is but one sign, though perhaps the most striking, of the housing problem. There is in addition insanitary property, badly arranged, badly built, or badly drained houses.

There is also the question of re-housing those who are displaced from insanitary property, in houses at low enough rent to meet their needs, and yet possessing the main features of decent dwellings.

The problem, therefore, is admittedly one of the first importance as regards the well-being of the community,* yet it was not until 1851 that the legislature directly concerned itself with the quality or quantity of houses provided in London for the accommodation of persons of the working class. In that year Lord Ashley (afterwards Earl of Shaftesbury) called public attention to the disgraceful condition of working class dwellings in London and many of the large towns. As a result of his advocacy the Labouring Classes Lodging Houses Act, 1851, and the Common Lodging Houses Act, 1851, became law. The former aimed at increasing the quantity of houses for working men by facilitating the establishment in crowded districts of well managed lodging-houses; the latter had for its object improving the quality of dwellings occupied by the working classes. In 1855 and 1866 followed the Nuisances Removal and Sanitary Acts for the abatement of overcrowding and the regulation of houses let in lodgings.

The first Act, dealing directly with the sanitary condition of houses in general, became law in 1866, and two years later Torrens' Act was passed. This Act applied to *individual houses*, and its objects were based upon the principle that the "responsibility of maintaining " his houses in proper condition falls upon the owner, and that if he " fails in his duty the law is justified in stepping in and compelling " him to perform it." There were a number of matters dealt with in this Act which considerably advanced the Housing Question in London. But it was found that there was still no legislation dealing with insanitary *areas*, where groups of houses were structurally defective or so ill-placed with reference to each other as to be

* "Without healthy houses there is no family—without family there is no morality—without morality there are no men—without men there is no Empire."—M. JULES SIMON.

insanitary. This need was met by the Act introduced by Sir Richard (now Viscount) Cross, and known by his name. By means of this Act, the Medical Officer of Health, whenever he saw cause for it, might make an official representation with regard to any such area. The Home Secretary had then to hold an inquiry into the merits of the scheme, and finally appoint an arbitrator to adjudicate upon the various claims made, assessing the compensation to be paid. For the payment of the expenses under this Act, a fund called the "Dwelling House Improvement Fund" was formed, and power was given to raise money out of the rates (excluding the City) or by borrowing for the formation of such fund, the accounts of which were thereafter to be kept separately. To both of these Acts amending Bills were introduced to Parliament, and became law.

When these Acts had been in force a few years it was realised that very little was being done under them, and a Select Committee of the House of Commons was appointed to consider if any further amendments were necessary. The final result of the report of this Committee was the passing of the Artizans' Dwellings Act, 1882, to amend both Torrens' and Cross's Acts. But even this new Act did not seem to remove the difficulties of the problem. Hence it came about that in March, 1884, Lord Salisbury moved in the House of Lords for an appointment of a Royal Commission to inquire into the whole matter. His Majesty the King (then H.R.H. Prince of Wales) was appointed on this Commission, and took an active part in its proceedings.* The report of this Commission made various important recommendations for the amendment and stricter enforcement of the existing law, and brought forward a number of new suggestions which were incorporated in the new Housing Act, 1885, in the Public Health (London) Act, 1891, or in other similar measure. In 1890 a consolidating Act incorporating housing legislation up to that date was introduced, and, with some amendments, is the Act which is now in force. This is known as the Housing of the Working Classes Act, 1890.

* Amongst other members of the Commission were Cardinal Manning, Lord Salisbury, Lord Brownlow, Lord Carrington, Mr. G. J. Goschen, Sir Richard Cross, Mr. Torrens, Mr. Henry Broadhurst, Mr. Jesse Collings, and Mr. Samuel Morley. A large number of expert and other witnesses were called, and an immense mass of information gathered together.

Part I. of this Act deals with insanitary areas, and really incorporates Cross's Act. It may be convenient that the reader should have before him the main clauses dealing with representation of an area, with compensation, with expenses, and with closing orders.

REPRESENTATION.

Section 4.—Where an official representation as hereafter mentioned is made to the local authority that within a certain area in the district of such authority either—

- (a) Any houses, courts, or alleys are unfit for human habitation ; or
- (b) The narrowness, closeness, and bad arrangement, or the bad condition of the streets and houses or groups of houses within such area, or the want of light, air, ventilation, or proper conveniences, or any other sanitary defects, or one or more of such causes, are dangerous or injurious to the health of the inhabitants either of the buildings in the said area or of the neighbouring buildings ;

and that the evils connected with such houses, courts, or alleys, and the sanitary defects in such area cannot be effectually remedied otherwise than by an improvement scheme for the re-arrangement and reconstruction of the streets and houses within such area, or of some of such streets or houses, the local authority shall take such representation into their consideration, and if satisfied of the truth thereof, and of the sufficiency of their resources, shall pass a resolution to the effect that such area is an unhealthy area, and that an improvement scheme ought to be made in respect of such area, and after passing such resolution they shall forthwith proceed to make a scheme for the improvement of such area. Provided always, that any number of such areas may be included in one improvement scheme.

IMPROVEMENT SCHEME.

Section 6.—(1) The improvement scheme of a local authority shall be accompanied by maps, particulars, and estimates, and

- (a) May exclude any part of the area in respect of which an official representation is made, or include any neighbouring lands, if the local authority are of opinion that such exclusion is expedient or inclusion is necessary for making their scheme efficient for sanitary purposes ; and
- (b) May provide for widening any existing approaches to the unhealthy area, or otherwise for opening out the same for the purposes of ventilation or health ; and
- (c) Shall provide such dwelling accommodation, if any, for the working classes displaced by the scheme as is required to comply with the Act ; and
- (d) Shall provide for proper sanitary arrangements.

- (2) The scheme shall distinguish the lands proposed to be taken compulsorily.
- (3) The scheme may also provide for the scheme or any part thereof being carried out and effected by the person entitled to the first estate of freehold in any property comprised in the scheme or with the concurrence of such person, under the superintendence and control of the local authority, and upon such terms and conditions to be embodied in the scheme as may be agreed upon between the local authority and such person.

COMPENSATION.

Section 21.—(1) Whenever the compensation payable in respect of any lands or of any interests in any lands proposed to be taken compulsorily in pursuance of this part of this Act requires to be assessed—

- (a) The estimate of the value of such lands or interests shall be based upon the fair market value, as estimated at the time of the valuation being made of such lands, and of the several interests in such lands, due regard being had to the nature and then condition of the property, and the probable duration of the buildings in their existing state, and to the state of repair thereof, without any additional allowance in respect of the compulsory purchase of an area or of any part of an area in respect of which an official representation has been made, or of any lands included in a scheme which, in the opinion of the arbitrator, have been so included as falling under the description of property which may be constituted an unhealthy area under this part of this Act ; and
 - (b) In such estimate any addition to or improvement of the property made after the date of the publication in pursuance of this part of this Act of an advertisement stating the fact of the improvement scheme having been made shall not (unless such addition or improvement was necessary for the maintenance of the property in a proper state of repair) be included, nor in the case of any interest acquired after the said date shall any separate estimate of the value thereof be made so as to increase the amount of compensation to be paid for the lands ; and
- (2) On the occasion of assessing the compensation payable under any improvement scheme in respect of any house or premises situate within an unhealthy area evidence shall be receivable by the arbitrator to prove—
- 1st. That the rental of the house or premises was enhanced by reason of the same being used for illegal purposes or being so overcrowded as to be dangerous or injurious to the health of the inmates ; or
 - 2nd. That the house or premises are in such a condition as to be a nuisance within the meaning of the Acts relating to nuisances, or are in a state of defective sanitation, or are not in reasonably good repair ; or

3rd. That the house or premises are unfit, and not reasonably capable of being made fit, for human habitation ; and, if the arbitrator is satisfied by such evidence, then the compensation—

- (a) Shall in the first case, so far as it is based on rental, be based on the rental which would have been obtainable if the house or premises were occupied for legal purposes, and only by the number of persons whom the house or premises were, under all the circumstances of the case, fitted to accommodate without such overcrowding as is dangerous or injurious to the health of the inmates ; and
- (b) Shall in the second case be the amount estimated as the value of the house or premises if the nuisance had been abated, or if they had been put into a sanitary condition, or into reasonably good repair, after deducting the estimated expense of abating the nuisance, or putting them into such condition or repair as the case may be ; and
- (c) Shall in the third case be the value of the land, and of the materials of the buildings thereon, that is, the value of the materials *in situ*. In many cases this would be nil, the value of the materials scarcely exceeding the cost of breaking and carting.

EXPENSES.

- Section 24.—(1) The receipts of a local authority under this part of this Act shall form a fund (in this Act referred to as "The Dwelling-house Improvement Fund)," and their expenditure shall be defrayed out of such Fund.
- (2) The moneys required in the first instance to establish such fund, and any deficiency for the purposes of this part of this Act from time to time appearing in such fund by reason of the excess of expenditure over receipts, shall be supplied out of the local rates or out of moneys borrowed in pursuance of this Act.
 - (3) In settling any accounts of the local authority in respect of any transactions under this part of this Act, care shall be taken that, as far as may be practicable, all expenditure shall ultimately be defrayed out of the property dealt with under this part of this Act, and any balances of profit made by the local authority under this part of this Act shall be applicable to any purposes to which the local rate is for the time being applicable.
 - (4) Any limit imposed on or in respect of local rates by any other Act of Parliament shall not apply to any rate required to be levied for the purpose of defraying any expenses under this part of this Act.
 - (5) The local authority may carry to the account of the Dwelling-house Improvement Fund any such money or produce of any property as is legally applicable to purposes similar to the purposes of this part of

this Act, and in case of doubt as to whether, in any particular case, the purposes are so similar, the confirming authority may decide such doubt, and such decision shall be conclusive.*

Section 25.—(1) A local authority may, in manner in this section mentioned, borrow such money as is required for the purposes of this part of this Act on the security of the local rate.

- (2) For the purpose of such borrowing, the London County Council may, with the assent of the Treasury, create consolidated stock under the Metropolitan Board of Works Loans Acts, 1869 to 1871, but all moneys required for the payment of the dividends on and the redemption of the consolidated stock created for the purposes of this part of this Act shall be charged to the special county account to which the expenditure for the purposes of this part of the Act is chargeable.

So much for Part I. affecting areas. Part II. represents the old Torrens' Act, and deals in the main with unhealthy dwellings. Under this part of the Act the Metropolitan Local Authorities have important powers and duties in relation to the closing and demolition of dwelling houses unfit for human habitation, the pulling down and acquisition of the sites of obstructive buildings, and the making and carrying out of schemes for the improvement of areas *which are too small* to be dealt with under Part I. of the Act. Section 32 may be quoted:—

CLOSING ORDER AND DEMOLITION.

Section 32.—(1) It shall be the duty of every local authority to cause to be made from time to time inspection of their district, with a view to ascertain whether any dwelling-house therein is in a state so dangerous or injurious to health as to be unfit for human habitation, and if, on the representation of the Medical Officer, or of any officer of such authority, or information given, any dwelling-house appears to them to be in such state, to forthwith take proceedings against the owner or occupier for closing the dwelling-house under the enactments set out in the Third Schedule to this Act.

- (2) Any such proceedings may be taken for the express purpose of causing the dwelling-house to be closed whether the same be occupied or not; and upon such proceedings the Court of Summary Jurisdiction may impose a penalty not exceeding twenty pounds, and make a closing order, and the forms for the purposes of this section may be those in the Fourth Schedule to this Act, or to the like effect, and the enactments respecting an appeal from a closing order shall apply to the imposition of such penalty as well as to a closing order.

* The effect of this section seems to be that a general account ought to be kept of all transactions of the local authority under this part of the Act. "Balances of profit" will then mean balances to the credit of the local authority upon the whole of such account. Balances of profit on the transactions of any one year are clearly to be set off against balances of loss on previous years; and in the same way, probably, profits on the transactions in respect of one area must be set off against losses in respect of another.

- (3) Where a closing order has been made as respects any dwelling-house, the local authority shall serve notice of the order on every occupying tenant of the dwelling-house, and within such period as is specified in the notice, not being less than seven days after the service of the notice, the order shall be obeyed by him, and he and his family shall cease to inhabit the dwelling-house, and in default he shall be liable to a penalty not exceeding twenty shillings a day during his disobedience to the order. Provided that the local authority may make to every such tenant such reasonable allowance on account of his expenses in removing, as may have been authorised by the Court making the closing order, which authority the Court is hereby authorised to give, and the amount of the said allowance shall be a civil debt due from the owner of the dwelling-house to the local authority, and shall be recoverable summarily.

In 1900 an Act was passed to amend Part III. of the Housing of the Working Classes Act, 1890, with a view to adapting that part of the Act to the necessities of Local Authorities for acquiring land or lodging-houses for the working classes outside the boundary of their own districts. It is therefore desirable that the chief sections of this Act should be quoted in these introductory notes in order that the reader may have before him the main particulars of the Housing Act as they affect the policy of the Sanitary Authority for a central metropolitan district. Section 1 of this amending Act is as follows :—

- (1) Where any Council, other than a rural district council, have adopted Part III. of the Housing of the Working Classes Act, 1890 (in this Act referred to as "the Principal Act"), they may, for supplying the needs of their district, establish or acquire lodging-houses for the working classes under that Part outside their district.

Section 3.—(1) Any expenses incurred by the council of a metropolitan borough under Part III. of the Principal Act, whether within or without the borough, shall be defrayed as part of the ordinary expenses of the council, and in that Act the expressions "district," "local authority," and "local rate" shall, for the purposes of Part III. of the Act, include a metropolitan borough, the council of the borough, and the general rate of the borough.

- (2) Where the council of a metropolitan borough adopt Part III. of the Principal Act, the power of the council to borrow for the purposes of that Part shall be exercisable in the like manner and subject to the like conditions as the power of the council to borrow for the purposes of Part II. of that Act.
- (4) Where land acquired by a council under Part III. of the Principal Act is appropriated for the purpose of re-housing persons displaced by the council under the powers of any other Part of that Act or of any other

enactment, the receipts and expenditure in respect of that land (including all costs in respect of the acquisition and laying out of the land), and of any buildings erected thereon, may be treated as receipts and expenditure under that Part or enactment, but shall be accounted for under a separate head.

- 5.—(1) The local authority, if not a rural district council, with the consent of the Local Government Board, and if a rural district council, with the consent of the County Council, may lease any land acquired by them under and for the purposes of Part III. of the Principal Act to any lessee for the purpose, and under the condition that the lessee will carry the Act into execution by building and maintaining on the land lodging-houses within the meaning of the Act; and the local authority shall insert in every lease all necessary provisions for insuring the user of the land and buildings for lodging-houses within the meaning of the Act, and in particular the local authority shall insert in any lease provisions binding the lessee to build on the land as in the lease prescribed, and to maintain and repair the buildings, and securing the use of the buildings exclusively as lodging-houses within the meaning of the Act, and prohibiting any addition to, or alteration of, the character of the buildings without the consent of the local authority; and also a provision for the re-entry of the local authority on the land on the breach of any of the terms of the lease; and every deed or instrument of demise of the land or buildings shall be endorsed with notice of this sub-section.

Provided that in the case of a council in London, the consent of a Secretary of State shall be substituted for the consent of the Local Government Board.

- (2) Sections 61 and 62 of the Principal Act shall not extend to any lodging-house to which this section applies.

- 7.—Where land is acquired under Part III. of the Principal Act otherwise than by agreement, any question as to the amount of compensation which may arise shall, in default of agreement, be determined by a single arbitrator to be appointed and removable by the Local Government Board, and sub-sections (5), (7), (8), (10) and (11) of section forty-one of the Act shall apply as in the case of an arbitration under that section. Provided that, in the case of a council in London, a Secretary of State shall be substituted for the Local Government Board.

IMPROVEMENTS SINCE THE ROYAL COMMISSION.

Before concluding this part of the present Report something may be said with regard to the improvements which have taken place as a result of the Acts to which sufficient reference has now been made, and which in their turn arose from the conclusions of the Royal Commission on the Housing of the Working Classes. Those con-

clusions were issued as the First Report,* which still remains a classic piece of literature on the Housing Question and an excellent land mark in the whole treatment of the subject. It is well to remember that since the issue of that Report, and largely as a result of it, there have been during the last ten or eleven years very considerable improvements effected, and an impulse and direction given to forces tending to improvement. The Housing of the Working Classes Act, 1890, the Public Health (London) Act, 1891, and the London Building Acts, 1894 and 1898, are all three excellent examples of the incorporation, by Act of Parliament, of the principles laid down by that Commission. Under these three Acts much work has been done,† and there is abundant evidence to show that London "slums" are vastly better in every way, with one exception, than were similar places at the beginning of the reign of the late Queen.‡ The exception is, of course, in the matter of overcrowding, which has not improved in the same ratio as other sanitary evils. Under the Housing Act there have been many clearances and reconstructions. Under the Public Health (London) Act, 1891, sanitary inspection has been enforced, houses let in lodgings have been registered, innumerable nuisances have been removed, and other improvements effected. Under the Building Acts restrictions have been laid down for controlling the erection of new buildings. In addition to these extensive improvements there have been many removals of large factories and of work-people into the country or into the outskirts of London. As will be seen at a later stage of the present Report, whilst there has been in Finsbury an increase of commercial and industrial premises, there has been a decline in the population during the last decade of 9,000 persons, and since 1861 of nearly 28,000. In this way the district has been relieved in some measure. But quite apart from a decline in the

* See *First Report of Her Majesty's Commissioners for inquiring into the Housing of the Working Classes*. London: Eyre & Spottiswoode. 1889. Price 8d.

† See *The Housing Question in London*. London County Council Report by C. J. Stewart, pp. 43-67.

‡ See records of Dr. Arnott and Dr. Southwood Smith in *Fourth and Fifth Reports of the Poor Law Commissioners; Annual Reports of Dr. Griffith for Clerkenwell*, 1856-1896, etc.

density of the population per acre in Finsbury, it should be fully recognised that there has been an enormous improvement in sanitation throughout the district. A Report of this nature made at the time of the Royal Commission would have had to be of a very different character to the present. Lastly, there has been a growth of a better sanitary sense, a potential force which, when rightly directed, cannot be otherwise than extremely serviceable in maintaining a high standard of public health in the community.

Having in mind these Introductory Notes bearing upon the powers a Metropolitan Sanitary Authority possesses, it will now be necessary to consider what action has been taken to give operation to the law; after which the necessity of future action may be considered.

RECORD OF THE WORKS CARRIED OUT
IN FINSBURY UNDER THE VARIOUS
HOUSING ACTS, 1855-1901.

RECORD OF THE WORKS CARRIED OUT IN FINSBURY UNDER THE VARIOUS HOUSING ACTS, 1855-1901.

It will be convenient now to consider in some detail the various schemes represented and carried out under the Housing Acts since 1855 in what is now the Borough of Finsbury. It should be understood that the following record does not include reference to any action taken by private persons or by private companies or parties. It refers only to transactions directly under the Local Authorities of Clerkenwell and St. Luke. Nor does it include the action taken by those Authorities in respect to houses let in lodgings, or other sanitary matters concerning houses coming within the meaning of the Public Health (London) Act, 1891. These matters will be dealt with further on in the present Report.

A.—PEAR TREE COURT, CLERKENWELL, SCHEME.

1. The first Official Representation as to the area in Clerkenwell known as the Pear Tree Court area was made on 10th November, 1875, by Dr. J. W. Griffith, the Medical Officer of Clerkenwell. This representation referred to houses in Baynes Court, Caroline Place, Kemp Place, Nos. 12 to 16, Jerusalem Court, Yates Rents, Nos. 8 to 15, Albert Place, Slade's Place, Spencer Place, Prince's Buildings, Paved Place, Nos. 2 and 3, Steward's Place, and Taylor's Court. Union Place, Lamb Court, Lamb Square, Bitt Alley, Frying-Pan Alley, Rose Alley, and Ledbury Place were also included in the representation, but these were acquired and demolished in connection with the formation of a new thoroughfare from Oxford Street to Old Street, now known as Clerkenwell Road and Theobald's Road. On 27th October, 1876, the Metropolitan Board of Works decided that a scheme should be prepared under the

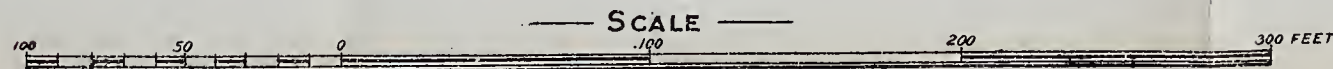
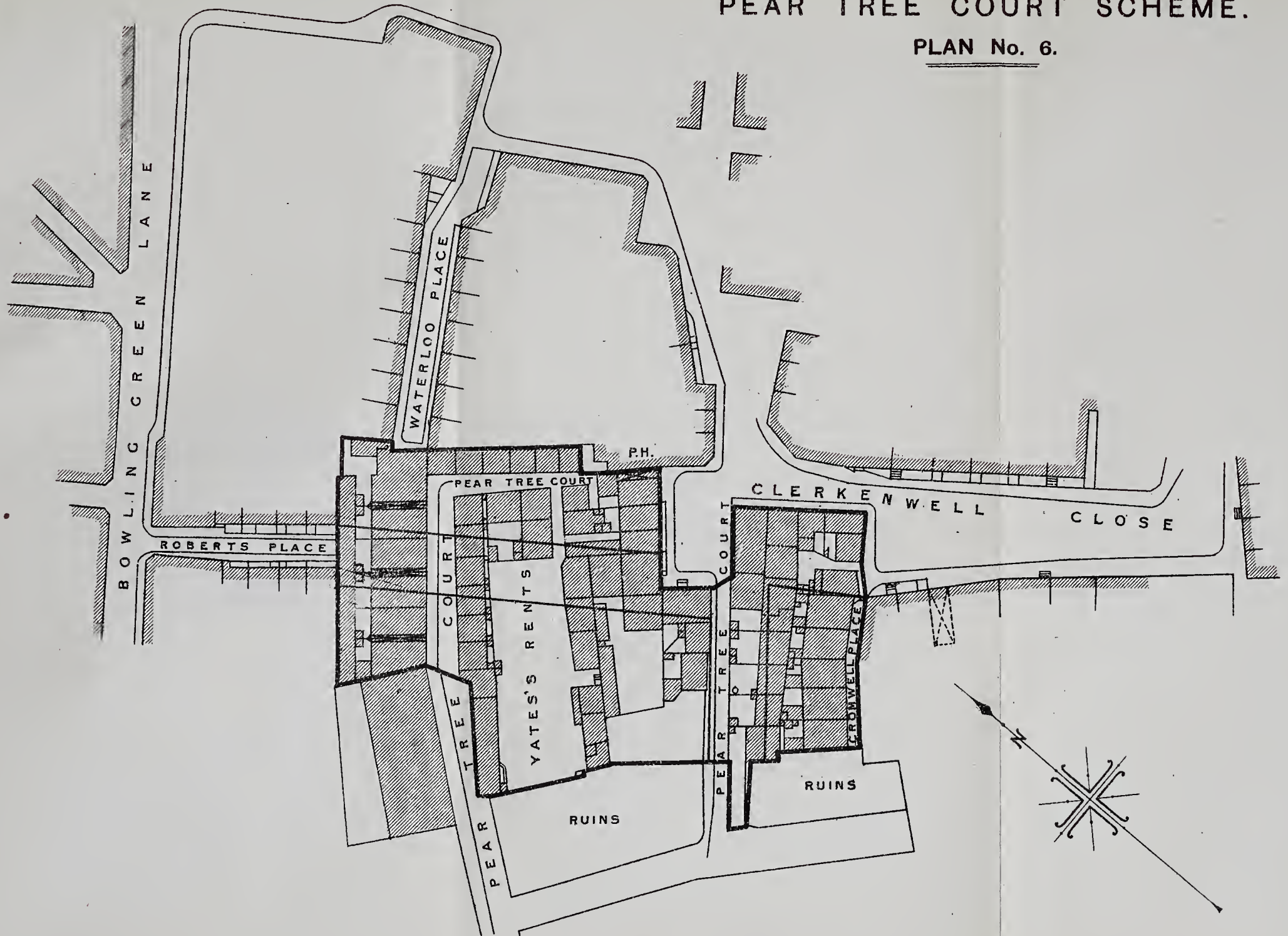
Artizans' Dwellings Act, 1875, for the improvement of the area, and as it appeared that to make a complete scheme it was desirable that some property should be dealt with which was not included in the area represented, Dr. Griffith was communicated with on the subject. This property consisted of houses in Pear Tree Court, Yates Rents, Clerkenwell Close, and Cromwell Place, and was in such a condition as to justify him in making further representation with regard to it, and this he did on 4th November, 1876. On these two representations the scheme of the Board was based.

Condition of the Area —The majority of the houses in the area had no through ventilation and no back yards. The rooms in the houses were generally small and very dark. The means of ventilation of the whole area were restricted by the existence of one side of the high blank wall belonging to the House of Detention. In many of the houses the water-closets and water supply were both situated in the cellars, and, especially in Pear Tree Court, the houses were old and dilapidated, with rotten roofs. Some of the houses in Clerkenwell Close were built partly of brick and partly of wood, with water-closets and water supply far away from them. These half wood and half brick houses were probably the last of their kind in London. In most cases single rooms were occupied by one family. The death rate was stated by Dr. Griffith to be about 37 per 1,000 in the area, as against 23·5 per 1,000 for the parish of Clerkenwell.

The scheme prepared by the Board for the improvement of the area was approved and sealed in pursuance of the resolution of 27th October, 1876. The necessary advertisements were then issued and a petition forwarded to the Secretary of State, who thereupon directed the holding of a local inquiry. Mr. D. Cubitt Nichols was appointed to hold this inquiry, which took place before him on 28th March to 12th April, 1877. Consequent on the report of this inquiry, the Secretary of State issued a provisional order, dated 17th May, 1877, by which the scheme was confirmed subject to the exclusion of some dozen properties in Pear Tree Court, such properties not being deemed necessary for the due carrying out of the scheme. The scheme as framed, and as (with the above

PEAR TREE COURT SCHEME.

PLAN No. 6.



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modification) confirmed, did not include the whole of the area represented. Indeed, only about four-fifths of an acre were dealt with, the property being that situated in the northern portion of Clerkenwell Close, in Cromwell Place, Yates Rents, and Pear Tree Court. By the execution of the provisions of the scheme 410 persons were to be dispossessed, and 454 were required to be re-accommodated. Two new streets, each 30 ft. wide, were to be formed, one from Clerkenwell Close to Roberts' Court, and the other from Clerkenwell Close in a south-westerly direction towards Coppice Row, and the North-west end of Clerkenwell Close was to be widened to 67 ft.

Modifications of Scheme. The scheme was modified by provisional orders, dated 17th April, 1880, 6th June, 1882, and 11th April and 27th November, 1883, the number of persons required to be re-housed being reduced to 410.* Further, a 20 ft. extension of Pear Tree Court was substituted for the proposed new street from Clerkenwell Close to Coppice Row.

Acquisition of Property.—Under this scheme only one leasehold and five freehold claims were settled by agreement. Sir Henry Hunt was then appointed arbitrator, and he issued his final award on 17th July, 1879. The amount of this award was £6,911, and the total cost of property, including legal and other expenses, was £24,070.

The whole of the interests in the property having been acquired, a sale of the materials of the old houses was held on 15th October, 1880. This realised a sum of £386 13s. The area was then cleared, and this operation was completed by the end of the year.

In connection with this scheme the Board widened and repaved Pear Tree Court and a part of Clerkenwell Close, and connected the latter thoroughfare, by means of a flight of stone steps, with

* Dr. Griffith pointed out in his Report for 1877 that the Farringdon Road Buildings and the Compton Buildings, then newly erected, would be available in part for housing the displaced persons, but he adds: "There can be no question that the inhabitants of the courts, &c., have not entered the new buildings, but have taken refuge in some of the remaining courts, such as Bishop's Court, &c."

Robert's Place. The tender of Messrs. John Mowlem & Co., to execute these works for the sum of £2,890, was accepted by the Board of Works on the 27th June, 1884, and the works were completed during that year.

Erection of Dwellings.—The whole of the cleared area, less the land required for the formation of the new streets, was sold to the Trustees of the Peabody Donation Fund, who undertook to erect the dwellings required under the scheme. In connection with this sale, a site in Coppice Row abutting upon the area was also sold to the Trustees. This Coppice Row site had been acquired by the Board in order to provide accommodation for persons displaced under the Street Improvements Act of 1877, and was sold to the Trustees on the same conditions as those under which the Pear Tree Court area had been sold to them. By incorporating this site in the Pear Tree Court area the Trustees were enabled to arrange their blocks of dwellings in the form of a square. The consent of the Secretary of State to this course was obtained, and dwellings for 1,326 persons were commenced by the Trustees and completed in March, 1885. The price paid by the Trustees for the Pear Tree Court area was £11,363 10s. The dwellings erected by the Trustees must be maintained as working-class dwellings in perpetuity.

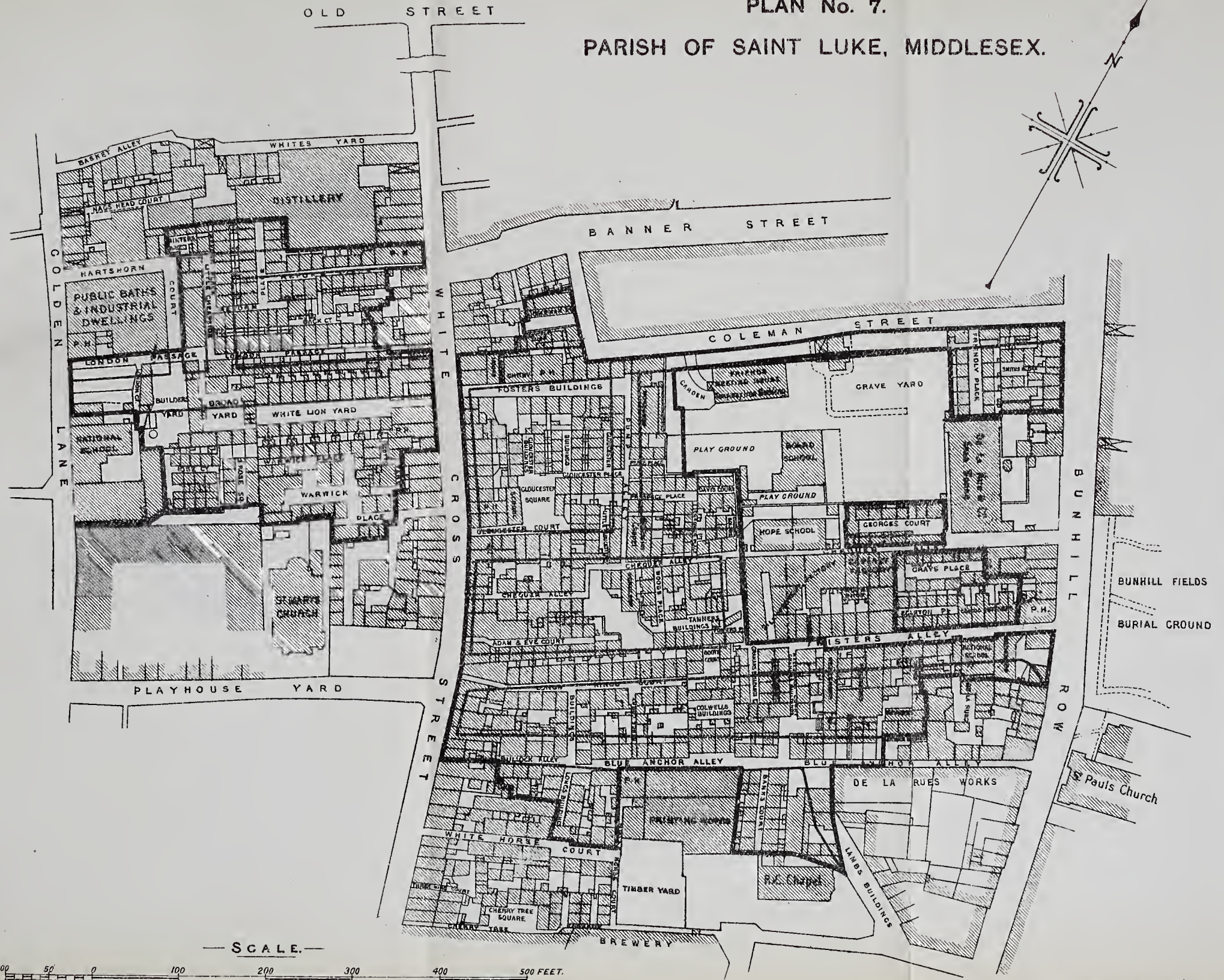
Actual Cost of Scheme.—The actual cost of carrying the scheme into effect was as follows:—

	£
Gross cost of Property... ..	24,070
Cost of Works	3,356
	<hr/>
	27,426
Less Receipts from Sale of Lands, &c. ...	6,557
	<hr/>
	£20,869
	<hr/>

WHITECROSS STREET SCHEME.

PLAN No. 7.

PARISH OF SAINT LUKE, MIDDLESEX.





B.—WHITECROSS STREET SCHEME.

On 26th November, 1875, Dr. F. W. Pavy, F.R.S., the Medical Officer of Health of St. Luke, made two official representations with respect to areas in and about Whitecross Street, Golden Lane, and Bunhill Row in that parish. A third representation was also made by Dr. Pavy on 4th November, 1876, which was practically supplementary to those made in the previous year.

The areas referred to in the two first representations included 169 houses in Reform Place, Back Court, London Passage, Little Cheapside, Hartshorn Court, Nag's Head Court, Gloucester Buildings, Gloucester Place, Gloucester Square, Gloucester Court, Little Gloucester Court, Chequer Alley, Waterloo Place, Adam and Eve Court. The areas referred to in the third representation including the following courts and alleys—Rose Square, Warwick Place, Scott's Yard, Long's Buildings, Bullock Alley, King's Court, Blue Anchor Alley, Colwell's Buildings, Graham's Buildings, Bank's Court, Hazlewood Court, Booth's Court, Porter's Place, Tanner's Buildings, Nos. 1 to 6, Chequer Alley (north side), Chequer Place, Prospect Place, Peace Place, Pump Alley, Foster's Buildings (south side), Nos. 45 and 46, Coleman Street, Coleman Place, Eggleton Place, Nos. 7 to 12, Twister's Alley, Gray's Place, Nos. 1 to 7, Chequer Alley (south side), George's Row and Smith's Buildings.

The Metropolitan Board of Works, on 27th October, 1876, decided that a scheme should be prepared for the improvement of the areas mentioned in the first two representations. In preparing this scheme it was found desirable that further property should be included, and upon Dr. Pavy being consulted, he at once made the third representation before mentioned with respect to the properties already set out.

Condition of the Area.—The area consisted of a congeries of small and narrow courts and alleys approached from Whitecross Street, Golden Lane and Bunhill Row. In most cases these courts and alleys were approached by means of passages passing under houses in these streets. Although the three streets

mentioned run parallel to one another, and the courts and alleys lay between them, yet they were so ill-arranged for the purposes of light, air and ventilation that in no case was there any direct communication between the streets. It is true that it was possible to walk from one street to the other, but this was through such narrow and tortuous passages that no through current of air could possibly be obtained. The houses were old and dilapidated, and where yards existed they were of the most inadequate description. Indeed, the chief objection urged to the area as a whole was on the ground of the almost total lack of means of ventilation therein.

The scheme for the improvement of the area was approved and sealed by the Board in pursuance of the resolution of 27th October, 1876. The necessary advertisements were then duly issued, and a petition forwarded to the Secretary of State. A local enquiry as to the correctness of the official representations and the sufficiency of the scheme was held by Mr. D. Cubitt Nichols on behalf of the Secretary of State, on 14th, 19th, & 23rd April, 1877. As a result of this enquiry the Secretary of State on 17th May, 1877 issued a provisional order confirming the scheme. This order contained an agreement which had been come to between the Board and Messrs. De la Rue & Co., whose business premises adjoined the area. By this agreement the square block of property at the corner of Coleman Street and Bunhill Row, and the block comprising George's Court were excluded from the operation of the scheme on condition that they were acquired by Messrs. De la Rue & Co., and that sufficient land was given up by them for the widening of Coleman Street to 40 ft., and the widening of Chequer Alley to its existing width at its eastern end. The provisional order was then confirmed in due course by Act of Parliament on 23rd July, 1877. Taking into account the property dealt with in the agreement above described, the scheme as confirmed included practically the whole of the areas referred to in the three official representations.

In all 3,687 persons were to be displaced, and of these 56 inhabited registered lodging houses. Accommodation for not less than 3,838 was required to be provided on the cleared area, and in connection with the necessary dwellings, provision was to be made

for the storage of costermongers' trucks and goods, and for the stabling of costermongers' horses and donkeys. In addition to the dwellings required to be erected the scheme also provided for the construction of a number of new streets and for the widening of others. These, which were as follows, will be more readily understood by reference to the plan :—

- (i) Coleman Street to be widened to 40 ft. on the south side, and to be extended at the same width into Whitecross Street.
- (ii) A new 40ft. street to be formed in continuation of Coleman Street from Whitecross Street to Golden Lane.
- (iii) A new street, 30ft. wide to be formed in continuation of Banner Street, from Whitecross Street to Reform Place, and 20ft. wide thence to Hartshorn Court.
- (iv) A new street, 30ft. wide, to be formed to connect (ii) & (iii) in the line of Little Cheapside.
- (v) A new street, 30ft wide, to be formed from Bunhill Row to Whitecross Street in the line of Twister's Alley.
- (vi) A new street, 30ft. wide, to be formed from the wide part of Lamb's Buildings to Whitecross Street, in the line of Blue Anchor Alley.
- (vii) A new street, 30ft wide, to be formed in continuation of Chequer Alley to Whitecross Street.
- (viii) A new street, 30ft. wide, to be formed connecting (vii) with Coleman Street.
- (ix) A new street, 30ft. wide, to be formed, connecting (vii) with (v) in the line of Graham Buildings.
- (x) Graham Buildings to be widened to 40ft. on the eastern side from Bullock Alley to Foster's Buildings.
- (xi) Chequer Alley to be widened 18ft. or thereabouts, for the length of George's Court.

By provisional orders, dated 17th April, 1880, and 25th April, 1882 modifications of the scheme were made in detail, and the number of persons to be rehoused was reduced to 3,631.

Acquisition of Property.—45 freehold and 21 leasehold claims were settled by agreement under this scheme. The remaining claims were dealt with by Sir Henry Hunt, who issued his final award on 2nd September, 1879. This amounted to £221,894, and the total cost of property, including legal and other expenses, was £368,767.

Works.—The clearance of this area was proceeded with in sections. About 80 houses on the west side of Whitecross Street were first dealt with, and the materials of these houses were sold in June, 1880. The proceeds of the sale amounted to £642 12s. The site was cleared in December, 1880.

The second section comprised about 200 houses, the materials of which were sold in 1881 for £1,681 9s. This section was cleared in May 1881. The remaining portion of the area, comprising some 220 houses, was dealt with in November, 1881, when the materials of the houses thereon were sold for £892 18s.

The 1st portion the paving and street widening works was carried out during January, February, and March, 1882, by Messrs. Mowlem & Co., at a cost of £2,497 8s. 9d. These works comprised the laying of about 700 feet of granite carriage-way with York stone footways, and 200 feet of sewer in Coleman Street, as extended westward to Whitecross Street. On 1st December, 1882, the Board accepted the tender of Messrs. John Mowlem & Co. to form a further length of new street in continuation of the extension of Coleman Street, from Whitecross Street westward to Golden Lane, for the sum of £2,990. The work, which, in addition to forming the new carriage-way and footways, comprised the construction of a brick sewer under the new street, about 400 feet in length, were completed in April, 1883. In the latter month the Board also accepted the tender of Messrs. John Mowlem & Co., to execute for the sum of £11,250, the requisite paving and sewerage works in the remaining streets, *viz.* Whitecross Street, Hartshorn Court, Reform Place, Chequer Alley, Pump Alley, Graham's Buildings, Twister's Alley, and Blue Anchor Alley, embraced in this scheme. These works were wholly completed in September, 1883.

Surplus Lands.—Of the surplus lands under this scheme one plot in Lamb's Buildings was, in 1882, sold for £1,500 to the trustees of the Chequer Alley Wesleyan Chapel, which had been demolished by the Board in carrying out the scheme. In August, 1883, a plot with the public house thereon was sold for £5,000. In September, 1883, a further plot was sold for £500. In January, 1884, one plot was sold for £1,000; in February, 1884, nine plots were offered for sale by auction, and eight of these were sold for a total of £14,130. In February and March, 1884, two plots were sold for £1,290. Tenders were invited for the two unsold plots in June, 1884, but no offers were then received. In 1885, however, one of these plots were sold by private treaty for £6,500, and in 1888 the Watch Committee of the St. Luke's Costermongers were allowed to purchase the other for £658, a sum rather below the average price obtained for the dwellings sites. This last site was sold subject to dwellings for costermongers, with accommodation for the storage of their goods, etc., being provided. These dwellings were completed in 1889.

Erection of Dwellings.—The whole of the land reserved for the erection of dwellings was sold to the trustees of the Peabody Donation Fund, and the price paid by them for it amounted in all to £36,781 15s.

Possession of the portion of the land first cleared was given to the trustees in December, 1880, of four further parcels in 1881, and of the remainder in 1882. Building operations were in each case immediately commenced by the trustees, and in all accommodation for 3,740 persons was provided by them in 34 blocks of dwellings. In this case also the dwellings must be maintained as working-class dwellings in perpetuity.

Actual Cost of Scheme.—The Actual Cost of carrying the scheme into effect was as follows :—

					£
Gross Cost of Property	...	...	...	...	368,767
Cost of Works ...	...	...	...	...	22,536
					<hr/>
					391,303
Less Receipts from sale of Lands, etc.	...			...	76,360
					<hr/>
Total Net Cost					£314,943
					<hr/>

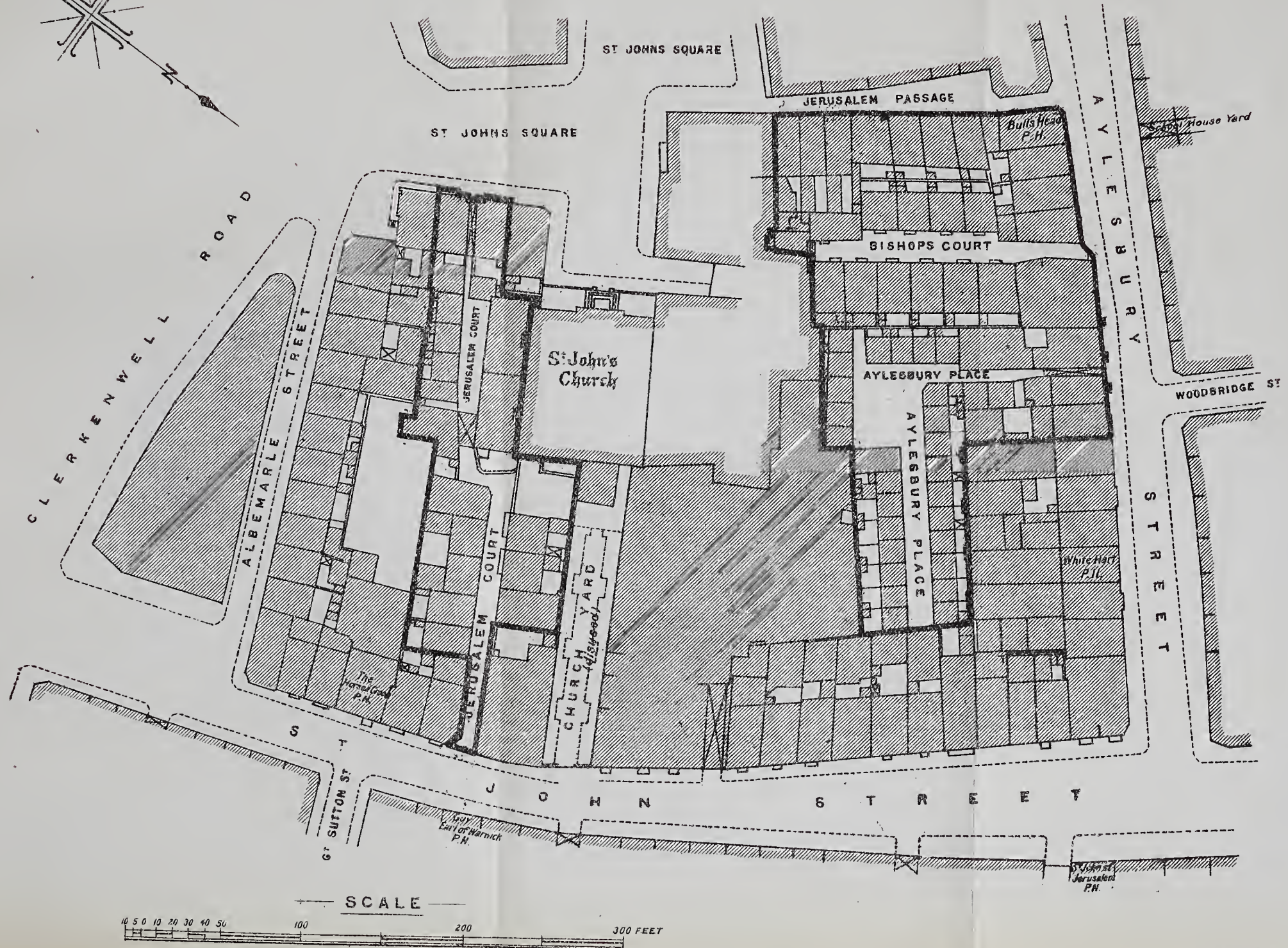
C.—THE AYLESBURY PLACE AREA.

On December 11th, 1897, Dr. Glaister made an official representation under Part I. of the Housing of the Working Classes Act, 1890, with respect to an area abutting on St. John Street, and comprising houses in Jerusalem Court, Bishop's Court, Aylesbury Place, St. John Street, Albemarle Street, Aylesbury Street and Jerusalem Passage. The representation was considered by the London County Council who forwarded a reply to the effect that the area was not of such a character as to be of general importance to the County of London, and should therefore be dealt with by a scheme under Part II. of the Act. After negotiations and further consideration the Council decided on March 28th, 1899, that the area should be dealt with under Part I. and instructed the Housing Committee to prepare a scheme for dealing with the insanitary courts and alleys. The represented area is very largely composed of business premises, which occupy almost all the frontages, the houses inhabited by the working classes lying for the most part in the rear. As the London County Council, on July 25th, 1899, resolved to widen St. John Street between Aylesbury Street and Albemarle Street in connection with the construction of a double line of tramways, the Housing Committee confined themselves to preparing a scheme to the insanitary portions of the represented area.

This scheme was sealed on November 2nd, 1899. After the publication of the necessary advertisements and the service of the notices required by the Act a petition praying for the confirmation of the scheme was forwarded to the Secretary of State for Home Affairs in January, 1900. A Commissioner (Mr. H. T. Steward) was appointed, and the Local Inquiry as to the accuracy of the representation and the sufficiency of the scheme was held at the Holborn Town Hall on March 15th, 1900.

Owing to the death of the late Dr. Glaister, the Chairman of the Public Health Committee (Mr. Evan Jones, M.R.C.S., D.P.H., etc.) was on February 22nd authorised by the Vestry to act as their Medical Officer for the Purposes of this scheme and give the necessary evidence at the Inquiry.

PLAN No. 37 (a).





At the Inquiry, which was duly held on March 15th, it was shown by Dr. Evan Jones that the total area included in the scheme is 4,915 square yards of which 3,817 square yards are covered by buildings, the remaining 1,098 being the footways in the courts. The total number of houses included in the scheme is 73 and the total population 511. The houses are for the most part small, very old, very much worn out, their construction being such that no amount of repairs would be likely to make them fit for human habitation. The courts are small and narrow, the neighbouring buildings are high and interfere with the ventilation and to a great degree exclude sunshine.

There are practically no facilities for through ventilation of Aylesbury Place, Bishop's Court, or Jerusalem Court. The inhabitants are very poor, and keep their rooms in a filthy condition with the exception of Jerusalem Passage which is partly inhabited by small tradesmen whose rooms are slightly better, and Aylesbury Street, where most of the rooms are kept as clean as the defective construction of the houses will permit.

The attention of the Vestry has been continually directed to the area by its medical officers and sanitary inspectors. The average annual mortality for 1895-1899 has been 36·4, whereas the annual mortality for the whole parish was only 21·55, and for the County 18·6, showing a much increased mortality for the area.

The average annual infantile mortality (for children under 1 year) was during the last 5 years for every 1,000 born = 447·36; for the whole parish for every 1,000 born = 168·5; for the whole county = 165·8.

The number of notifications of infectious diseases per 1,000 of population for the area was 14·48 and for the parish was 11·26 for the 5 years.

The density of population is thus represented :—

For the Area	...	...	...	503·0 per acre.
„ Parish	...	...	...	124·2 „
„ County	...	...	...	58·9 „

The foregoing statistics, though dealing with comparatively small numbers, show clearly that the area is far more unhealthy than the parish generally and a danger to the locality.

Following these general statistics, Dr. Evan Jones gave detailed evidence for each house in the condemned area. No opposition was raised in the cases of 71 out of the 73 houses. The owners of 7, Jerusalem Court and 10, Aylesbury Street were represented in each case by Counsel and a Surveyor. Both parties raised objections on the ground that these houses were not in themselves insanitary but were rendered so by the other houses, and that they were therefore entitled to the extra 10 per cent. compensation.

The scheme provides that accommodation shall be erected on this area, in conjunction with the Union Buildings, Holborn, for 1,400 persons. No street widenings are rendered necessary and none are provided for. The estimated cost of carrying the scheme into effect is as follows :—

				£
Gross cost of property	...	...	...	220,500
Less receipts	...	...	...	30,700
				<hr/>
Total net cost	...	...	...	£189,700
				<hr/>

D.—TEN AREAS REPRESENTED IN THE PARISH OF ST. LUKE, 1899.

On 31st July, 1899, Dr. G. E. Yarrow, the Medical Officer of Health of St. Luke, made an official representation with respect to ten areas in the parish, together occupying about four acres. The total population was upwards of 2,000 persons, and there were nearly 300 houses included.

The areas were duly considered by the Housing Committee of the London County Council, and on 29th October, 1899, the Council, on the Committee's recommendation, decided that four of these areas, namely, Garden Row, Roby Street, Baltic Street, and Honduras Street, should be dealt with by them in a Scheme. The remaining six areas it was thought could be conveniently dealt with by the Vestry of St. Luke.

The chief facts concerning these ten condemned areas may be briefly mentioned, and for convenience the six areas which the County Council decided should be dealt with by the Local Authority, now the Finsbury Borough Council, may be taken first.

They are situated : three on the south side of Old Street, and are known as Beckford Square, Tilney Court and Young's Buildings (in the latter area is included two houses in Old Street and eleven in Whitecross Street); and three on the north side of Old Street, known as Central Street (comprising Nos. 2 to 36 in that thoroughfare, two houses in Old Street, being Nos. 81 and 83, Whitby Court at the rear of Central Street, and two houses in Mitchell Street, being Nos. 2 and 4). Bastwick Street Area, comprising Nos. 13 to 38 in that street, and Ludlow Street, the houses of which back on to Nos. 2 to 30 in Gee Street, and by which they are rendered insanitary by reason of their closeness thereto.

One hundred and thirty-five deaths occurred in the six areas during the five years 1895-1899, of which 86 occurred in the northern and 49 in the southern areas. The total deaths equalled 31·5 per 1,000 per annum of the population, and dividing these figures between the two districts the death rate was 30·6 per 1,000 in the north and 32·8 in the south.

The deaths of children five years of age and under numbered 59, being at the rate of 43·7 per cent., and from phthisis the death rate was 30·3 per cent. Average death rate from same cause was 10·8 per cent.

The death rate for St. Luke's for five years averaged 26·5 per 1,000, 43·9 per cent. being under five.

I. Beckford Square, Old Street, is a *cul de sac*, approached by an archway formed by two houses, Nos. 122-124, on the south side of Old Street. It consists of an open courtway containing 14 houses, seven on each side, each house having four rooms situated one above another, and occupied by four families each. In each house there is a disused cellar, occasionally used for storage.

There is practically no means of through ventilation, as there are only small gratings in the back walls on the staircases (in many cases closed up by tenants), close to which are the high walls of adjoining buildings. There are no yards. The w.c.'s (6) are situated in the open courtway, four at the south end and two at the north. All these houses are registered under the Bye-laws for Houses let in Lodgings, and contain on an average about a dozen persons to a house. The total deaths in the five years numbered twenty-four.

There are fifty-six families (166 persons) living in the area.

The death rate was equal to 28·9 per 1,000 per annum. Deaths (1895–1899) five years and under, averaged 29·1 per cent., and from phthisis 25 per cent.

Six cases of infectious disease were certified, and sixteen nuisance complaints were received during five years, and during 1900 twenty notices were issued.

2. Tilney Court, Old Street, is a narrow paved way, approached by an archway between two shops, Nos. 132–134, on the south side of Old Street, and contains nine small houses, five on the east and four on the west side. The former have been closed for about nine years, having no w.c.'s.

The four houses on the west side contain four rooms each—two on a floor. There are back windows to all the houses, but a high wall at rear, enclosing stable and farrier premises, limits the through ventilation. There is a high wall at end belonging to the premises in Banner Street, and the height of the houses in Old Street prevent a current through the courtway. The houses are occupied by four families each, chiefly costermongers. The ground floor is unventilated; the paving is bad. There is a small yard to each house, averaging 15 feet by 5 feet, and containing a w.c. The houses themselves are in fair repair, and being much over-crowded, a number of notices have been served to abate.

The number of inhabitants is thirty-seven; the total deaths (1895–1899) eight, equal to 4·3 per cent., half being children five years and under.

Three deaths were due to phthisis, being equal to 37·5 per cent. of the whole.

Only two notices of infectious cases have been received and eleven nuisance complaints for the five years, and, during 1900, thirteen notices were issued.

3. Young's Buildings, Old Street, is a block of buildings bounded on the North by Old Street, on the South by Garrett Street and the rear of premises therein, on the East by the vacant space at the back of Whitecross Street, and on the West by the rear of Young's Buildings and the East side of premises in Garrett Street. The entrance is a narrow turning between No. 86, Old Street (a coffee shop), and a vacant space, formerly occupied by a brewery. It consists of seven houses, six of which contain three rooms, and have windows back and front, also small windows on staircase. The six are each occupied by three or four families. No. 7 has four rooms. The ground floors of Nos. 4, 5 and 6 are below the level of the paving in the court. They are in a fair state of repair, have a small yard (about 42 ft. in area) with w.c. for each house; they have windows at the rear, but the high wall behind, building in front, and closed end limits the circulation of air. The site of the brewery being now vacant renders this place more healthy than formerly, but the interiors of the houses are not in a good sanitary condition.

In this area is included Nos. 86 and 90, Old Street, and Nos. 189 to 209, Whitecross Street. No. 86 is the coffee and dining rooms at the corner of Young's Buildings and Old Street. No. 90 is the public-house at corner of Whitecross Street; it contains eleven rooms and is occupied by one family and employés; there are two w.c.'s. The houses in Whitecross Street contain shops and six rooms, and cellars used for storage in two or three cases; they are occupied by one family each with an average of five persons; the w.c.'s are situated in the houses 203 and 205. There are no yards in six cases. The houses were shut in by the brewery buildings at rear, which buildings extended from Old Street to Garrett Street. They are in fair repair.

The population of this area is ninety-five. The number of deaths during the five years 1895-1899 was seventeen, being equal to 35·7 per 1,000 of the population per annum ; 41·1 per cent. of the deaths occurred in children five years and under. The phthisis death rate was 29·4 per cent. The number of infectious diseases notified during the five years was six.

Twenty-seven nuisance complaints were received during the same period, and during 1900 there were 28 sanitary notices issued.

4. Central Street Area includes the houses numbered 2 to 36 on the east side in that thoroughfare, Whitby Court in the rear of Nos. 20, 22, and 24, 81 and 83, Old Street, at its southern end, and Nos. 2 and 4, Mitchell Street, where that street joins Central Street. Most of the houses in Central Street are very old and dilapidated, several are without yards, and the w.c.'s are in consequence situated within the buildings. Where yards exist they are very small and are partly covered over, causing the ground floor back to be very dark, and with the narrowness of the street, which is 16 feet 3 inches at the entrance, and the greater height of the houses on the west side, prevents the circulation of air. Nos. 2 and 4 have a yard in common, in which there is one w.c. for the two houses, which are occupied by five adults and three children.

Whitby Court contains three three-roomed houses, approached by a narrow archway, under No. 22 Central Street, 3 feet 9 inches wide, and they stand immediately behind Nos. 20, 22 and 24, Central Street, from the backs of which they are only 5 feet 10 inches. The houses in Central Street are comparatively modern. The three houses have small yards, nearly all covered in by wash-house and w.c., and are bounded by a high wall so that the air of the place is stagnant and the rooms dark. The rooms are situated one above the other, and are occupied by fourteen adults and three children.

Preliminary notices were served about eight years ago to close these houses under Part 2 of the Act, and they were closed by the owner, but as the Vestry did not proceed to obtain a Closing Order they were after a short time cleansed and re-occupied.



WHITBY COURT, CENTRAL STREET.

The two houses in Old Street at the southern end of Central Street are Nos. 81 and 83. The first is situate at the east corner and is in the occupation of a glass merchant, the shop and basement being used for business purposes and storage. There are four rooms above, used as living rooms and occupied by five adults. There is no yard, a w.c. on the first floor landing and one in the basement. There is a deficiency of means of ventilation.

No. 83 is a small shop with seven living rooms adjoining. The shop is let to a hairdresser. The rooms are occupied by one family. There is a yard containing w.c. The premises are in a satisfactory condition.

Two houses in Mitchell Street were included in this area. No. 2 is situated at the south-west corner and at its junction with Central Street, and is in the occupation of a bookbinder as a work place. Thirty-three persons are employed on the premises, of whom eighteen are males and fifteen are females. There is separate w.c. accommodation for the sexes. There is no yard, consequently the w.c.'s (three) are within the premises.

No. 4, Mitchell Street, is a dwelling-house containing eight rooms. There is a yard in which the w.c. is situated. The house is used for living purposes only, and is occupied by eight adults and three children.

The total number of persons occupying the Central Street area is 125. The deaths during five years (1895-99) numbered twenty-one, being equal to 33.6 per 1,000 per annum of the persons living. Children under 5 years formed 33.3 per cent. of the said deaths. Phthisis death rate was equal to 4 per cent. Seven cases of infectious disease were reported and thirty-nine sanitary complaints were made during the period in question.

5. Bastwick Street Area is that row of houses in Bastwick Street which is bounded on the west by the "Chamberlain's Arms" public house, and on the east by the rear of houses in Central Street. It includes the houses from Nos. 13 to 38 on the north side of Bastwick Street. It is regarded as insanitary by reason of the narrowness of the street and the greater height of the

houses on its south side, and at the rear are situated an iron founder's factory and lead merchant's premises. The houses contain from three to nine rooms; they are old and somewhat dilapidated; they accommodate three or four families each. They have back yards and w.c.'s to each, except in one instance, where there is one yard and w.c. for two houses. There are back windows to all. Where there are cellars they are unused. Some of the houses are registered under the Bye-laws for houses let in lodgings.

The number of persons occupying the houses in question is 275. There have been thirty-eight deaths in them during the five years (1895-1899) equal to 29·9 per 1,000 per annum; 52·6 per cent. of the deaths occurred to children five years of age and under. The phthisis death rate was 36·8 per cent.

There have been twenty-five notifications of infectious disease in five years, being equal to 9 per cent. of the population. The number of sanitary complaints during the same period has been 151 for these houses.

6. Ludlow Street formerly called Willow Row is a narrow thoroughfare leading from Goswell Road to Bastwick Street. The first portion runs at right angles to Goswell Road, the second portion runs parallel to Goswell Road and crossing Gee Street joins Bastwick Street. The area is the row of houses in Ludlow Street lying between the factory wall and the rear of houses in Gee Street. The houses contain two or three rooms. The houses are generally in an insanitary state for want of cleansing and bad paving in very small yards 3 feet wide. There is a wall dividing these yards from the yards of Gee Street. At the rear are the houses in Gee Street, which have small yards. There are as a rule no basements, and no ventilation to floors. There are no back windows to the rooms. In front is a high wall enclosing a factory. Most of the houses are let to one family; some, however, have two and some three families. As it is considered that the houses in Gee Street are rendered insanitary by reason of the obstruction caused to light and air by the Ludlow Street houses, the population of Gee



LUDLOW STREET, GOSWELL ROAD.

[View looking from the Goswell Street Entrance ; Factory Wall
on right hand side.]

Street houses has been included in this Report for statistical purposes. The total is 161 persons.

Twenty-seven deaths have occurred in the area in five years (1895-99) being equal to 33·3 per 1,000 per annum. The number of children under five was fourteen, equal to 51·8 per cent. of the whole. The deaths from phthisis were equal to 29·6 per cent. Eleven cases of infectious disease have been notified, and fifty-six sanitary complaints received during the five years.

In June, 1900, Dr. Yarrow furnished a large number of particulars to the Vestry of St. Luke regarding the results of the Sanitary Inspectors' visit to each house, showing what sanitary defects were found to exist, the number of rooms in each house and their dimensions, how used (whether as sleeping rooms only or as sleeping and dwelling rooms combined), the number of occupants, and whether the premises are registered under the bye-laws relating to houses let in lodgings.

Summary.—Generally speaking it may be said that these six areas are insanitary chiefly on account of structural defects. The houses are thoroughly worn out and beyond repair. According to the standard of cubic space generally laid down, namely, 400 cubic feet for each person for living and sleeping accommodation, and 300 if used for sleeping only (children under 10 years of age half the amount) it cannot be said that overcrowding is one of the chief defects. In a few instances rooms have been found to contain an excess of occupants but in no case is this so to a large extent. Indeed if we compare the cubic space actually occupied to its full extent and the available cubic space, even in the houses as at present, it will be found that there are 678 persons living where that might be 1,174.

The Four Areas adopted by the London County Council comprise about $2\frac{3}{4}$ acres and a population of 1,193 persons. The general state of these areas is very bad. The houses are insanitary, in a very bad state of repair, and closely packed together, and without sufficient light and space. The death rate is accordingly very high.

Area.	Average Death Rate per 1,000 for five years, 1895-1899.
London	19·0
Parish of St. Luke ...	26·9
The Four Areas ...	40·7
Garden Row Area ...	42·2
Roby Street Area ...	32·5
Baltic Street Area ...	42·1
Honduras Street Area...	40·5

We may now briefly consider the chief facts concerning each area :—

7. Garden Row is a block of property bounded on N. by Lever Street, on the E. by Europa Place, on the W. by Central Street, and on the S. by Clarence Place. It is 1 acre in extent *i.e.* 4,840 yards of which 3,805 yards are covered by 69 houses with 407 persons. This gives 9·3 persons to each square yard. The death-rate for the 5 years, 1895-1899 was 42·2 per 1,000. Ninety deaths out of population 407, 50 under 5 years, *i.e.* 55·5 per cent., 13 out of the 90 were phthisis.

The houses contain two to six rooms each and have little or no ventilation, being closely packed together in narrow passages, without through ventilation and in many cases destitute of yards.

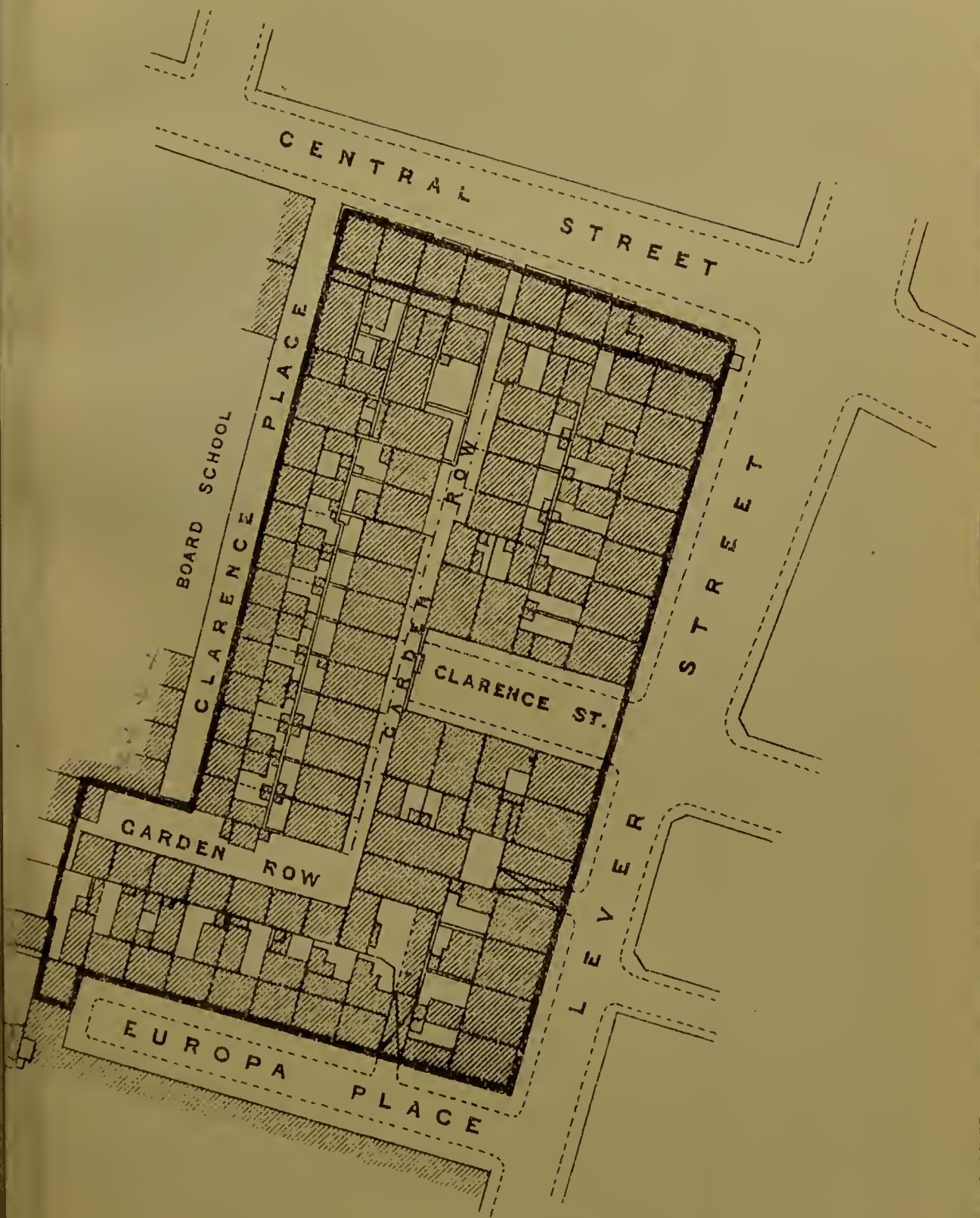
Garden Row is a narrow court of an L shape with no thoroughfare. It is about 2½-3ft. below the adjoining street and the ground floor is below the adjoining pavement. The houses are dilapidated.

What is known as **Lower Garden Row** comprises the short area of the L and contains 8 two-roomed cottages. The 2 w.c.'s and wash-house are in the open court. The houses have no back windows but abut on to the stables, and yards, and houses in Europa Place. The houses are structurally worn out.

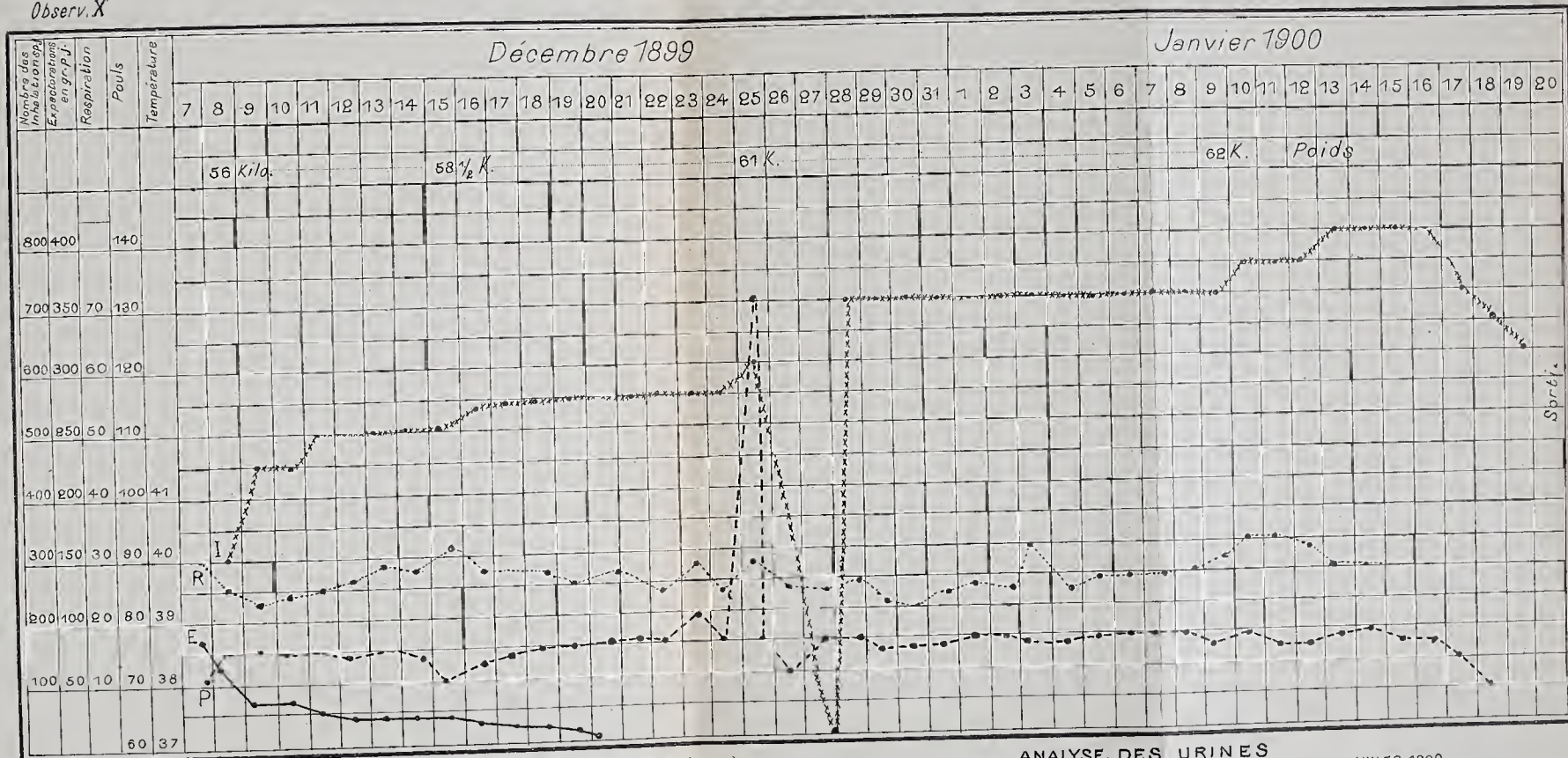
Upper Garden Row consists of 15 three-roomed and four-roomed cottages. The houses generally are old and decayed. Each

GARDEN ROW, &c., SCHEME.

PLAN No. 35 (a).



Observ. X



Salle M. TISSON N° 32 - Nom: H. 23 ans Diag: Bacilliose dr. (Pleurésie d'origine Bacillaire)

7 DÉCEMBRE 1899

Q. 3000 c.c. D. 1012 R. acide Albumine traces légères
Urée 8.71 p.l. (25.40 p. 24 h.) Phosphates: 0.75 p.l. (et 2.95 p. 24 h.)
Chlorures .8.70 p.l. (et 26.1 p. 24 h.) Glucose .0.

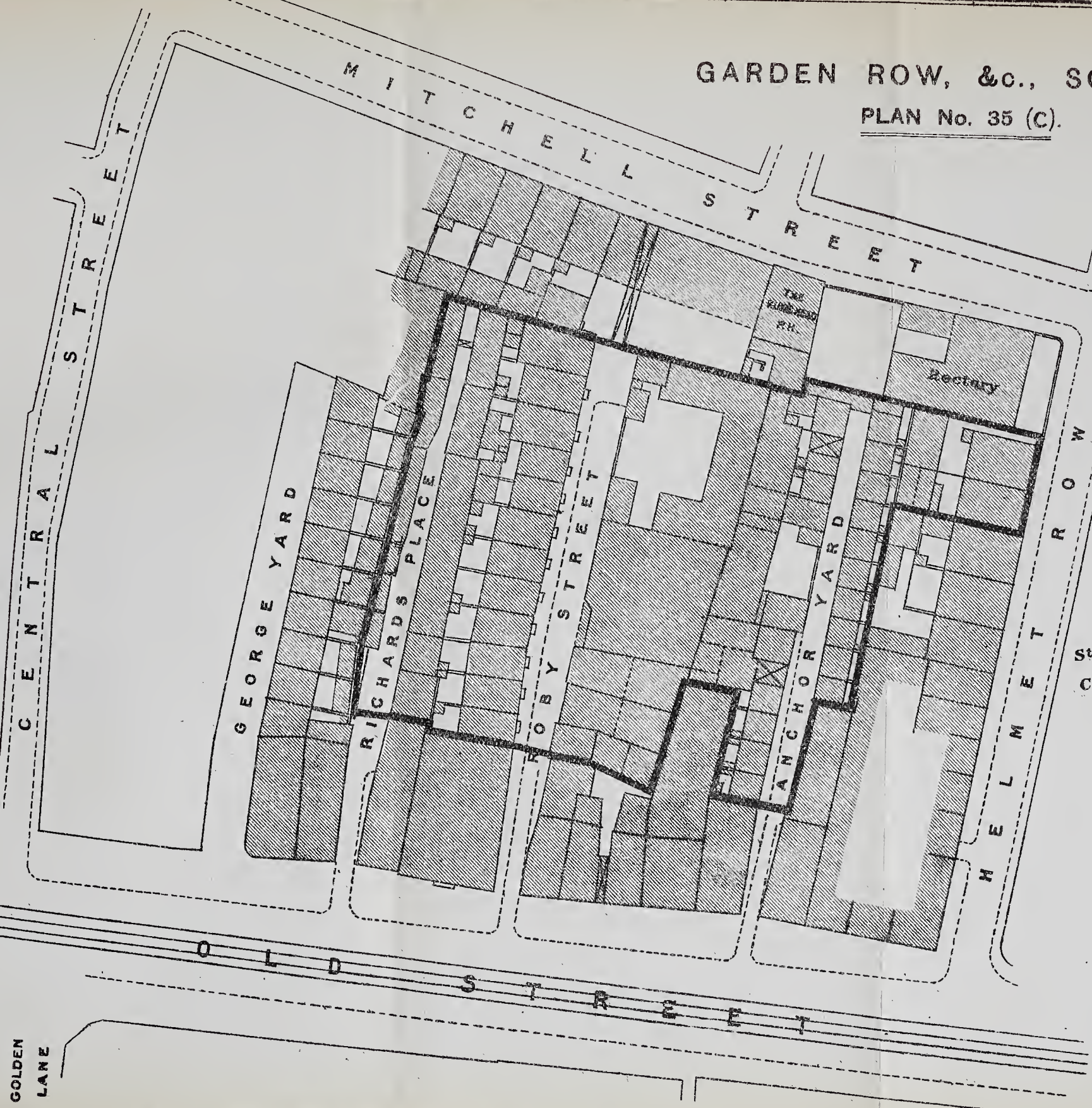
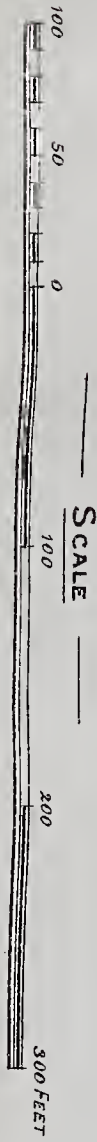
ANALYSE DES URINES

18 JANVIER 1900

Q. 1500 c.c. D. 1013 R. acide Albumine .0 Glucose .0.
Urée 22.05 p. 24 h. Chlorures 12.60 p. 24 h.
Phosphates 1.42 p. 24 h.



GARDEN ROW, &c., SCHEME. PLAN No. 35 (C).



GOLDEN
LANE

St Lukes
Church



house has a small yard. The court is 9 feet wide in its widest part, 4 feet 3 inches in its narrowest part. There are 87 persons living in the Row.

Clarence Place, north side, consists of 12 houses, having two or three small rooms. Each occupied by families of from 6-10 persons. The yards are all very small and as there are no back windows there is an absence of ventilation. The ceilings of the rooms are also very low, not more than 6 or 7 ft. high.

Clarence Street consists of 4 houses having 5 or 6 rooms each. Each house is occupied by 2 families. The yards are very small and much enclosed.

Europa Place has eight houses on west side having 5 or 6 rooms each. In several there are no back windows. They are used as tenement houses and the yards are very small. The ceilings in the upper rooms are low, being about only 6ft. high.

Lever Street.—(81-109). The houses are very old and are mostly shops. Each has 6-8 rooms and the yards are built over making back rooms. The staircases are dark and the houses are without proper ventilation. They are let out in tenements.

8. Roby Street Area is a block of property bounded on the N. by Mitchell Street, on the E. by the west side of a public house in Mitchell Street, and the rear of the houses in Helmet Row, on the S. by the rear of the houses in Old Street, and on the W. by the eastern side of a house in Mitchell Street, by the Amias Almshouses, by the rear of the houses in Richard's Place, and by the western boundary of Richard's Place. The area comprises about $\frac{3}{4}$ of an acre, say 3,630 yards, of which 3,050 yards are covered with buildings. There are 50 houses and 218 persons—which allows about 14 yards to each person. The property generally speaking is of the worst description.

Roby Street on the west consists of 12 houses, each containing about 4 rooms above the basement. Each house is occupied by several families. There are small back yards closed in by high buildings. The street is approached by an archway at its north end opening into Mitchell Street.

On the east side Roby Street consists of stables with rooms over. No. 13 contains 4 rooms over the stable, which are occupied by 3 families. The w.c. is on the first floor landing. There is no through ventilation. No. 14 is occupied by one family. No. 15 has two rooms over the stables and is occupied by one family. There are no back windows and the yards are built over. The existence of these stables, the narrowness of the street, and the lack of through ventilation makes it most insanitary.

Richard's Place is a very narrow *cul de sac* and consists on its east side entirely of workshops or warehouses, and on its west side of small wooden sheds used as blacksmiths and storage places. There are no back windows. There is an absence of sufficient sanitary conveniences and of means of ventilation.

Anchor Yard is a narrow turning off Old Street. It is not a thoroughfare. It contains 20 houses, 16 of which have only two rooms, 3 have 3 rooms, and one has 4 rooms. They are for the most part 4-6 inches below the ground level and are damp. They have very small, badly-paved yards, and many houses have no back windows. The ceilings of the rooms are low and the houses constantly require sanitary supervision.

The deaths in this area during the last 5 years numbered 35. Seventeen of these were under 5 years, that is to say 53.1 per cent. of the total. The death rate works out at 32.5 per 1,000 per annum.

9. Baltic Street Area is a block of property bounded on the W. by Middle Row, and the eastern side of Little Baltic Street, on the N. by New Court and on the south side of Baltic Street, on

the S. by St. Thomas Place and Hatfield Street, and on the E. by part of Bull Court, by the western side of houses in Memel Street and Baltic Street and by Domingo Passage. The houses comprised in this area are for the most part very old and many of them are built back to back. The sanitary conveniences are situated in the basements. The area contains 55 houses and covers $\frac{2}{3}$ of an acre—3,328 yards, of which 2,316 yards are occupied by buildings. There are 351 persons, mostly very poor. There is about 6.5 square yards to each person.

The deaths recorded in this area for 5 years (1895-99) numbered 74, 46 of which were deaths of infants under 5 years, *i.e.* 44.7 per cent. The total average death rate per annum is 42.1 per 1,000.

10. Honduras Street Area is a block of property which is bounded on the N. by rear property in Old Street, on the E. by Golden Lane, on the W. by rear of houses in Honduras Street, and on the S. by Baltic Street. The area is about $\frac{1}{4}$ acre in extent, say 1,210 yards, 954 of which are covered with 17 houses, the majority of which are thoroughly worn out and structurally insanitary. This especially applies to the five houses in Golden Lane and the 3 in Baltic Street. They have no yards and there is an absence of through ventilation. The population is 217.

Honduras Street.—Ten large houses, let in tenements. The yards on each side are some feet below the adjoining street, and very narrow, and abut upon the houses in Golden Lane.

During the 5 years (1895-99) 44 deaths were recorded, 34.9 per cent. of which were deaths of infants. The death rate is 40.5 per 1,000 per annum.

Summary.—A scheme for dealing with these four areas was approved by the London County Council in November 1899. The number of persons displaced by it would be 1,193 and all these persons require rehousing.

The scheme provides for the widening of Central Street where the Garden Row Area abuts upon it, and for the continuation of Baltic Street 40 feet wide to St. Thomas' Place, and thence into

Middle Row, and also for its extension to that width where the Honduras Street Area abuts upon it.

The only difference between the limits of the areas included in the scheme and those represented occurs in the case of Roby Street Area. In this case the representation included the site of four houses in Mitchell Street, which at the date of the representation was vacant land, but upon which building operations had been subsequently commenced. This property was therefore omitted. As, however, some access either from Mitchell Street or Helmet Row was desirable for the development of the area when cleared, two of the houses in Helmet Row were included for that purpose as neighbouring lands.

The estimated cost of the scheme is as follows :—

						£
Gross Cost of Property	...	...	...	...	...	172,000
Cost of Works ...	...	...	...	...	...	3,750
						<hr/>
						175,750
Less Receipts ...	...	...	...	...	...	30,900
						<hr/>
					Total Net Cost	<u>144,850</u>

The scheme was duly advertised in November 1899 and the necessary petition was forwarded to the Secretary of State, in January, 1900. The local enquiry was held by Mr. H. T. Steward, the Commissioner of the Secretary of State, on March 29 and 30, 1900. Dr. Yarrow gave evidence.

E.—VARIOUS SMALLER PROPERTIES, 1869-1899.

In addition to the areas already discussed and which have formed the chief Housing Schemes undertaken in Clerkenwell and St. Luke during the last half-century, there have also been a large number of smaller properties taken in hand and dealt with in various ways. It will be convenient to mention here the more important cases coming under this category.

In 1869 Dr. Griffith condemned several houses in the courts of **Turnmill Street**, and these were closed under the Artizans' Dwellings Act, 1868. These courts yielded just one-seventh of the entire Clerkenwell mortality from Cholera in 1866, when that disease was prevailing in London. The houses were not fit for human habitation. They were small and dark without through ventilation. The courts were narrow and the privies existed only at the rate of one to every 40 to 60 persons, and were untrapped and without water.

Eleven Areas.—In 1884 Dr. Griffith also made representation to the Metropolitan Board of Works (under Cross's Acts) in respect to Smith's Place, Slade's Place, and Bishop's Court. Also he made a representation to the Vestry of Clerkenwell under Torrens' Acts as to Fox Terrace, Union Place, John's Place, Exmouth Place, Bolton Court, Margaret Court, 13-15, Eagle Court and Rhodes Buildings. The Metropolitan Board declined to take action in regard to the areas referred to then, being of opinion that they were rather within the scope of Torrens' Acts than Cross's Acts. All the areas were therefore considered by the Vestry and legal notices served, and certain houses were demolished and rebuilt, and others altered and repaired. But it is evident, as Dr. Griffith admits, "the whole proceedings came far short of what was intended by the Acts, namely, that the close unventilated slums should be swept away."

In 1887 Dr. Griffith represented **19, Little Sutton Street**, and the house was closed by order of the Vestry.

The seven houses in **Bolton Court, Margaret Street**, were first represented by the late Dr. Griffith as far back as 1884 as "in a state dangerous to health and unfit for human habitation." The causes of the evil were stated to be three, viz.: insufficient height of rooms on first and ground floors, defective and dilapidated condition of premises generally, defective paving of yard and insufficiency of water closet accommodation. The premises were closed in and without back ventilation. In 1886 the Vestry of Clerkenwell purchased a lease of the houses with a view to demolition.

The mode and means of dealing with these 7 houses was matter of discussion for fifteen years, at the end of which time it was resolved by the Vestry to commence proceedings *de novo* under

Section 32 (2) of the Housing of the Working Classes Act (Part II) in order to obtain a closing order. The late Dr. Glaister therefore re-represented the houses and obtained a closing order on October 3rd, 1899.

This resolution was further considered by the Vestry on 25th January, 1900, after the usual notices had been served upon all interested persons, when the Vestry ordered the demolition of the said premises.

After the expiration of the necessary time provided by the Act the Vestry directed tenders to be obtained for carrying out the order. A tender was accepted on the 14th April, 1900, and the work of demolition was rapidly completed. No new buildings were erected upon the site.

In December, 1887, a Special Committee of the Vestry of Clerkenwell reported on the courts and blind alleys in Clerkenwell, and made a number of recommendations and suggestions, some of which were adopted.

In 1890 the Medical Officer of Clerkenwell certified several properties as insanitary, and they were closed by order of the Vestry or the defects remedied.

During 1891 Dr. Yarrow reported upon sixteen sets of houses in the Parish of St. Luke; resulting in repairs or closures.

Dr. Yarrow made a representation of **Lines Buildings, Richard's Place, Old Street**, in June, 1899, and these premises were closed under Part 2 of the Housing of the Working Classes Act, 1890. The buildings had only been erected about ten years, but were of faulty construction. They consisted of two separate blocks situated at the end of a *cul de sac*, and about six feet apart and connected on the first floor by a bridge. They had no back windows or means of through ventilation, and by reason of the height and close proximity of the two buildings the lower rooms were quite dark. They were originally intended to accommodate five families, but soon became overcrowded and were registered as tenement houses under the Public Health (London) Act, 1891, but the occupants could not be induced to obey the Bye-laws and the premises soon became dirty

and dilapidated, and there appeared no other way of dealing with them but to prohibit their use for dwelling purposes. Hence a closing order was applied for, and in due course executed.

Some concluding words may be added respecting the present responsibilities devolving upon the Metropolitan Borough Council of Finsbury with regard to all these properties.

A.—The land in this case was sold to the Peabody Donation Fund, who erected dwellings thereon, in 1885 (for 1,300 people). These dwellings come under this Sanitary Authority as regards regular inspection and supervision, and the buildings must be maintained as working-class dwellings in perpetuity.

B.—In Mr. C. J. Stewart's admirable report* there is an interesting statement referring to the costermongers dwellings in Dufferin Street, which it is perhaps hardly necessary to quote at length. It has already been stated in the present report that the Metropolitan Board of Works in 1888 sold to a Committee known as the Watch Committee of St. Luke's costermongers, a portion of the surplus land cleared under the Whitecross Street scheme, in order that dwellings with proper accommodation for costermongers might be erected thereon. In 1887 the Metropolitan Board decided to sell the Watch Committee a piece of land in Dufferin and Errol Streets for £658, for 21 years' purchase at one penny a foot rental. The value of this land was variously estimated at £3,000 and upwards. The buildings were erected under supervision of the Board in 1889. After various complications the London County Council bought these buildings in December, 1891, for £6,300 (under Part III. Housing of Working Classes Act, 1890). The dwellings were for some years kept exclusively for the occupation of costermongers, but this restriction was recently relaxed by order of the Council. The dwellings provide accommodation for 174 persons in 29 one-room, 23 two-room, and 4 three-room tenements. There are also 12 stables and 12 sheds. The rents charged for the tenements are at the rate of about 2/2 per room. On the annual accounts of

* *The Housing Question in London*—L.C.C. Report by C. J. Stewart, Clerk of the Council, 1900. Page 260.

working, to March 31st., 1900, there was a balance carried down of £292 5s. 10d., available for charges for sinking fund and interest of capital outlay. The Borough Council of Finsbury are responsible for regular inspection and sanitary supervision. The Peabody Buildings on the Whitecross Street Scheme site are also in like manner under the sanitary jurisdiction of this Sanitary Authority.

C.—The properties included in the Aylesbury Place area await demolition. In Jerusalem Court there are several condemned houses unoccupied; the remainder are, of course, still occupied. I understand that the delay in demolition on the part of the London County Council is due to the fact that the Council in 1899 passed a resolution to the effect that they would not displace persons in condemned insanitary areas until there was house accommodation ready for them. In this particular case the authorities are waiting for such accommodation to be provided on the site of Reid's Brewery in the Clerkenwell Road (the Brewery Company having removed their business into the country). In 1899 the County Council procured this Reid's Brewery site for £200,000, to be cleared by the vendors. Possession was obtained in May, 1900, and plans for building are in course of execution. I understand that the buildings will contain 468 tenements, providing for 2,130, at an estimated total cost of £131,500.

D.—Four out of these ten areas, namely, Garden Row, Roby Street, Baltic Street and Honduras Street, are in the hands of the London County Council. All the persons displaced are required to be rehoused. The scheme also provides for the widening of Central Street where the Garden Row area abuts upon it. The other six areas have been left by the London County Council to be dealt with by the Local Authority, that is, the Metropolitan Borough of Finsbury.

Whilst it is impossible for me to accept responsibility for "representations" made by one of my predecessors, I may say, speaking generally, that I agree in the main with Dr. Yarrow that these six properties are insanitary and require early attention. The first step should be a thorough re-examination of each area, followed by a careful consideration of the best means to adopt in each case. It

may be desirable to issue closing orders under the Housing of the Working Classes Act, 1890 (Part II) or attack the problem by means of the Public Health Act, or in some other way. In this place it is undesirable to say more than that these properties are insanitary, and call for attention without delay. No considerable number of persons should, however, be displaced here or anywhere else in the Borough until some additional houses are provided. Accommodation is not yet available for the persons to be displaced on the Aylesbury Place, Garden Row, Roby Street, Baltic Street, and Honduras Street areas.

E.—The cases classified under (E) are in most cases records of completed work. It will be remembered that it is one of the duties of the Sanitary Authority under the Housing of the Working Classes Act, 1890, Section 4, to maintain constant oversight of house property in their district with a view to amending defects. I have no doubt that the Public Health Committee of the Borough Council are fully alive to their duties in this respect.

HOUSE PROPERTY AND OVERCROWDING
IN FINSBURY IN 1901.

HOUSE PROPERTY AND OVERCROWDING.

Finsbury is one of the central and smaller of the Metropolitan Boroughs. Its acreage is about 589. Its population (provisional) according to the Registrar-General is 101,476. The number of its inhabited houses is 9,287. Its rateable value is nearly a million. On the north it is bounded by Shoreditch and Islington; on the west by St. Pancras and Holborn; on the south by Holborn and the City; on the East by Shoreditch. The soil throughout the greater part of the district is gravel and sand overlying the London clay.

The number of inhabited houses and the population have both been steadily declining since 1891. As far as can be judged it may be said that the district reached its zenith as regards population about the decennial period 1850-1860. The reason for the decline is obvious—the district has become an industrial and commercial one, not unlike the City of London in kind though not in degree.

The steady decrease in the number of inhabitants due to the substitution of commercial for residential premises has not occurred uniformly. The formation of the Clerkenwell Road and of Rosebery Avenue and the widening of Golden Lane led to the demolition of dwelling houses, and over the larger portion of the Eastern district of the Borough there has been a steady transformation from residential houses to business premises. But in the Amwell sub-district, situated between Rosebery Avenue and Pentonville Road, there has been apparently but little change either in population or in house property, that is to say, it is in the main still residential. This part of the district and Finsbury Square contain residential houses of good class, and possibly the increase of the population in the Amwell district between 1871 and 1881 was due to the fact, to which further reference will be made, that these houses, instead of being occupied as formerly by separate families, were being let in tenements.

In order to better understand the present condition of house property and overcrowding in the borough, it will be desirable here briefly to refer to the history of the subject.

As far back as 1856, Dr. Griffith, then Medical Officer of Health for Clerkenwell, furnished a special report on the sanitary condition of that portion of the borough. In this report he states that the population of Clerkenwell in 1831 was 47,634, and in 1851, 64,778. The number of inhabitants per acre was about 180 in 1856. In other London districts in 1851 we find the following numbers of persons per acre, *e.g.*, Lewisham, 2; Wandsworth, 4; Hampstead, 5; Kensington, 16; Islington, 30; St. Pancras, 61; Westminster, 71; the City, 128; Shoreditch, 169; **Clerkenwell, 170**; Whitechapel, 196; Holborn, 237; **St. Luke, 245**; Strand, 250; and East London, 290.

Dr. Griffith adds: "The number of houses in Clerkenwell in 1851 was 7,549, corresponding to eight persons to each house. To have preserved this relation in regard to the increase of population 647 new houses should have been built in the district by the end of 1856. There can be no question, however, that very few houses have been built in the district, but many have been pulled down. Hence the inhabitants must live in a more crowded state than in 1851. Many of the houses [and this is probably equally true of St. Luke at that time] are in a most unsatisfactory condition, especially those in the courts, being unprovided with back windows or back yards, and being walled in by higher houses, so as to be almost entirely excluded from ventilation, which is still further prevented by the courts being closed by a wall at the end. Many of the houses are also extremely dirty; the drainage is either none or very imperfect; frequently there are no privies, and when these exist the soil is retained in foul cesspools evolving the most offensive odours, and sometimes there is but one privy for 50 or 100 persons. Were I required to give a rough estimate I should say that not more than one-third of the houses are in a satisfactory state in regard to the above particulars. Many of the houses are quite unfit for habitation even were they cleaned and many of the above deficiencies supplied, being too small and confined. It seems as if there were some difficulty in general in providing proper dwelling houses for the poorest class. The model lodging

“houses and the model dwellings are beyond the reach of the very poor. What we require is the provision of two rooms at a rent between 1s. and 2s. per week.”*

Dr. Griffiths furnishes a large body of evidence to show how extreme were the evils existing at that period and of the inevitable effects following. In that year of 1856 he enumerates 1313 certified intra-parochial deaths as against 907 in 1900, the population being almost exactly the same at the two periods.

In 1886 another sanitary survey of Clerkenwell was made at the instigation of the Home Secretary.† I will quote only one statement to show the general condition of house property at that time. The Report is referring to the regulations then advised by the Local Government Board respecting houses let in lodgings, and the Commissioner says: “It is stated that there are in the parish 4,700 houses [out of a total, say, of 6,000 to 6,500] to which the regulations might be made to apply, of which 3058 are houses in which the landlords are resident, and liable for repairs, rates and taxes. As to these, some discretion would be required in placing them under the regulations. But as to the remaining 1,642 houses and cottages in which the landlords are non-resident, I am of opinion it is most desirable they should be placed under the regulations as many of the houses are dirty and dilapidated.” This single statement shows very clearly the great requirements which even then existed. In the following year (1887) the Vestry appointed a Committee of its own members to consider the condition of the courts and alleys in the parish, and they reported in December, 1887, that house accommodation was exceedingly limited and much of it open to very serious criticism.

Lastly, we may observe what the condition of house property was in 1897, when Dr. C. W. F. Young, Assistant Medical Officer of the County of London, made a sanitary survey of Clerkenwell.

* General Report upon the sanitary state of Clerkenwell for 1856. By J. W. Griffith, M.D., M.R.C.P., p. 6.

† Report of Mr. D. Cubitt Nichols to the Home Secretary of his inquiry into the sanitary condition of Clerkenwell, 1886. Mr. Nichols was assisted by Dr. Parkes, Dr. Griffith, Mr. Paget, Mr. W. Robson, Mr. J. J. Goode, and others.

After referring to various improvements, including the construction of Rosebery Avenue, Dr. Young says: "There are still, however, "in the district some narrow streets, and some courts and alleys "which are open only at one end, and which in many cases are "approached by an archway from the main street. These mostly "contain houses two storeys high, some of which are old and worn "out, or show signs of dampness of walls, or are unprovided with "back yards, or have no means of through ventilation. Many of "these houses contain but two rooms, the one above the other, the "outer door opening directly into the ground floor room in which "the staircase leading to the upper floor is placed." Dr. Young then names and describes nineteen courts and alleys where those sort of houses exist. "The average number of persons," he says, "to each inhabited house (throughout Clerkenwell) has increased from 9·2 in 1861 to 10·4 in 1891 and to 11·2 in 1896." In London as a whole, in 1891, there were on an average 7·7 persons to each inhabited house.

I regret that there are not similar records to the above so far back as 1851 with respect to the parish of St. Luke, which now forms the Eastern division of the Borough of Finsbury, so that it is impossible to produce evidence as to the condition of its house property at that time. Generally speaking, it may be said that the description applying to Clerkenwell would apply with equal truth to St. Luke, and, in any case, overcrowding was not less prevalent in St. Luke. I find that the average number of residents to each acre in 1851, 1871, 1881, 1891 and 1896 was 245, 232, 198, 179, 175; in London as a whole, in 1896, there were 59 persons to the acre. The average number of persons to each inhabited house in St. Luke in 1871, 1881 and 1891 was 9·3, 9·7 and 10·7 respectively as compared with an average of 7·7 persons per house in London as a whole in 1891. So that roughly it may be said that the population to the acre was more dense in St. Luke in the past than in Clerkenwell, and that this figure has steadily declined whilst persons per house have increased.

Present Conditions.—Having now briefly considered the history of house property, and having seen in the record the steady rise of density of population per house, and the steady decline of the

sanitary standard, we may turn to consider the conditions of house property and overcrowding prevailing in the Borough at the present time.

1. The prevalence of Overcrowding in 1901.—The Borough of Finsbury is composed of Clerkenwell and St. Luke, with the addition of Charterhouse, St. Sepulchre, and Glasshouse Yard. According to the recent census (1901), the Borough contains 9,287 houses and 101,476 persons. This allows 10·9 persons per house.

In order to observe the changes which have occurred during the last 50 years, I have drawn up the following table :—

	* Acres, 1901.	Inhabited Houses.						Population.					
		1851	1861	1871	1881	1891	1901	1851	1861	1871	1881	1891	1901
St. James ...	74	2234	1928	1784	1930	1281	1438	21529	19152	18917	17516	16803	15634
Anwell ...	83	1616	1697	1580	1631	1652	2928	15720	17250	16884	19281	16883	32691
Pentonville	70	1496	1567	1573	1614	1450		11862	13037	13293	14746	16519	
Goswell ...	91	1871	1889	1889	1924	1825	1623	15620	16200	16242	17506	15375	15390
City Road	125	3195	3246	3199	3154	2917	2287	27457	29364	30462	30169	29177	25404
Whitecross	34	1574	1566	1430	830	558	744	13657	14778	13792	9217	8278	9972
Finsbury ...	78	1580	1544	1227	817	475		12941	12931	10741	7463	4985	
Charterhouse	10	1	1	1	4	4	267	277	255	271	161	136	2385
St. Sepulchre, &c.	19	527	461	313	275	190		4832	4609	2888	2392	1972	
Glasshouse Yard...	5	172	171	149	93	69		1476	1455	1232	931	779	
	589	14266	14070	13145	12272	10421	9287	125371	129031	124722	112382	110907	101476

* This acreage is approximately correct. It must, however, be accepted as provisional until the Report of the Registrar-General is issued.

This table is full of instruction, and a few remarks may be made upon it. The figures are based upon the census returns at each of the six decades. The houses and population contained in the detached portion of Clerkenwell, under the Pentonville District (Muswell Hill), have been deducted, partly because they would vitiate the returns as a whole, and partly because Muswell Hill is not now a constituent part of the Borough of Finsbury. It has not been possible up to the present to obtain the correct sub-division of the total population for 1901 for the sub-districts of the Charterhouse, St. Sepulchre (including other properties transferred from Holborn), and Glasshouse Yard.

Now a cursory glance at the table as it stands reveals the following facts:—

1. The population reached its zenith between 1851 and 1861.
2. The number of *inhabited* houses was largest in 1851.
3. Since these respective dates there has been a steady uninterrupted decline both in houses and population. *But whereas the population has declined 21 per cent., the number of inhabited houses has declined 34 per cent.*

The chief decline in the houses occurred between 1881 and 1891, whilst the chief decline in the population took place in the decennium between 1871 and 1881. Again, it is obvious that these changes have occurred in the most marked degree in those portions of the Borough in immediate proximity to the boundary of the City of London.

The Registrar General expresses the change in these words.*
 “ In each of the last two Census Reports it was pointed out that in the centre of London there was a group of districts in which the population had long been undergoing decrease owing to the substitution of business houses for dwelling houses; and that round this central area, and constituting the rest of Registration, or Inner London, there was a circle or ring of districts, all of which had undergone, more or less, rapid increase, the growth, speaking generally, being greater the further the district was from the centre,

* Census Preliminary Report, 1901, p. xv.

and the rate of growth, it may be added, showing, in most cases, a tendency to become smaller and smaller; and lastly, that outside Registration London there was a wide belt of suburban districts conveniently designated the Outer Registration Ring, in which the population was increasing with extraordinary rapidity."

"For the most part," adds the Registrar General, "these phenomena are repeated in the present enumeration. With one exception [St. George-in-the-East] all the Central Districts that had shown decreases in the three previous inter-censal periods also showed a decrease in 1891-1901."

Finsbury is included in the Registration District of Holborn, which shows the following decrease:—

Registration District.	Decrease Per Cent. in the Population.			
	1861-71.	1871-81.	1881-91.	1891-1901.
Holborn	2.5	7.1	6.6	8.4

Since 1861 the "Clerkenwell" divisions have declined in houses 1,092, and in population 1,924.*

The "St. Luke" divisions have declined in houses 3,325, and in population 21,697.

The sub-districts of St. Sepulchre, Glasshouse Yard, and other transferred Holborn properties have declined about 360 in houses, and 3,805 in population, that is to say, more than half in both respects.

These figures call for but little comment, yet the actual changes here recorded have had far reaching effects. The steady decrease has no doubt been due to the extension and substitution of commercial for residential purposes. In the Anwell sub-districts and central part of the "Clerkenwell" portion of the Borough there has been comparatively little change in the number of inhabitants as

*In 1801 the population of Clerkenwell was 23,396; in 1821 it was 39,105; and in 1841, 56,766.

compared with 1861. It is possible that the slight increase between 1871 and 1881 was due to the fact that houses in this part instead of being occupied by separate families as formerly, were then being let in tenements. The diminution which occurred between 1881 and 1891 is probably due to the disuse as a prison of the House of Correction—the site of which is now occupied by premises in connection with the General Post Office—and to the construction of Rosebery Avenue. Dr. Yarrow, in his Annual Report for St. Luke, for 1896, writes:—"The decrease which has taken place since the census of 1891 amounts to 913 persons. The population has *increased* in the northern portion of the Parish to the extent of 720 persons, and there has been a decrease in the southern district of 1,633. These changes have been brought about on the southern side of the Parish entirely by the demolition of dwelling-houses, and the erection on their sites of warehouses, factories, etc., while on the north side the same observation applies to a less extent, the extra accommodation provided by the erection of Guinness's Trust Buildings has fully compensated for the loss of dwelling-houses in that district."

We may now turn to examine the prevalence of Overcrowding in Finsbury, as revealed in these returns.

"Overcrowding" is a term having many definitions and standards, of which the following are chief:—houses may be overcrowded to the acre, families to the house, persons to the house, persons to the room, or persons to the acre. It is clear that some of these depend upon the size of the house and the size of the room. Hence it is customary to accept a standard of cubic space.

It is generally held by all authorities that each person requires 3,000 cubic feet of fresh air per hour, and it has been found by experiment that to keep the atmosphere of any inhabited room tolerably pure from the products of respiration, etc., and ventilate without creating excessive draughts, that it is necessary to allow a space of 750–1,000 cubic feet per adult. In practice such a standard is found to be unattainable, and hence the standard laid down in the Bye-laws for houses let in lodgings, has to be accepted as a compromise, namely, 400 cubic feet per adult in rooms used

for both living and sleeping, and 300 cubic feet for rooms used for sleeping only, with half these amounts for every child under 12 years of age.

A standard suggested by the Registrar-General, is as follows:— To consider as overcrowded that proportion of the population occupying tenements of one, two, three, or four rooms, in which there are more than two persons to a room.

It will be unnecessary to burden this report with tables showing the degree of overcrowding as judged by each of these standards. But persons per inhabitable house, persons per acre, and persons per tenement, may be briefly recorded. The following table sets forth the number of persons per house and per acre at the census periods from 1851-1901:—

	Acres.	Persons per House.						Persons per Acre.					
		1851	1861	1871	1881	1891	1901	1851	1861	1871	1881	1891	1901
St. James...	74	9.6	9.8	10.6	9.0	13.1	10.8	290	258	259	239	230	211
Amwell ...	83	9.7	10.1	10.6	11.8	10.2	{ 11.1	191	210	203	232	203	{ 213
Pentonville	70	7.9	8.3	8.4	9.1	11.3		171	188	195	216	241	
Goswell ...	91	8.3	8.5	8.5	9.0	8.4	9.4	173	177	178	192	168	169
City Road	125	8.5	9.0	9.5	9.5	10.0	11.1	217	233	245	243	235	203
Whitecross	34	8.6	9.4	9.6	11.1	14.8	{ 13.4	426	461	431	288	258	{ 89
Finsbury...	78	8.1	8.3	8.7	9.1	10.4		223	222	137	95	63	
Charterhouse	10	—	—	—	—	—	—	27	25	27	16	13	12
St. Sepulchre, etc.	19	9.1	9.9	9.2	8.6	10.3	{ 8.6	254	242	152	125	103	{ 94
Glasshouse Yard	5	8.5	8.5	8.2	1.0	11.2		295	291	246	186	155	
	589	8.7	9.1	9.4	9.1	10.6	10.9	221	227	212	191	190	172
London as a whole	...	7.7	7.8	7.8	7.8	7.7	8.0	31	37	43	51	56	61

Muswell Hill returns 1851–1891 have been deducted before calculation. The Charterhouse has also been eliminated. It consists of the Charterhouse itself, and several houses for officials, containing in all a population of 124.

For comparative purposes the returns of persons per house in districts surrounding Finsbury may be shown thus:—

Central Metropolitan Boroughs.	Persons Per House.	
	1891.	1901.
City of London	7.0	6.9
City of Westminster	8.7	9.9
Shoreditch	9.0	9.1
Islington	8.4	8.6
St. Pancras	9.5	9.8
Holborn	9.9	12.3
Finsbury	10.6	10.9
London Administrative County	7.7	8.0

It will be seen in these figures, which are based on census returns, that the persons per house have steadily increased. This is what we should expect from a study of the figures with which we have already dealt (namely, a decrease in houses 34 per cent., and a decrease in population of only 21 per cent.) The return for the present year is 10.9 persons per house, as compared with 7.8 in London as a whole. As a matter of fact this figure of 10.9 is somewhat fallacious on account of the large number of persons in Finsbury living in “model dwellings.” Elsewhere in the present report is a return showing the blocks and tenements in these buildings, including the population. When the census enumerators make their returns for these model dwellings, they return the “separate blocks” as *houses*, with the result that in Finsbury (where such dwellings are very numerous), we obtain 92 houses (or separate

blocks), containing 17,130 persons, or 186 persons per house (or separate block). It is obvious that in a district like Finsbury such figures very greatly raise the average of persons per house, and indeed, this method of enumerating "separate blocks" as houses, introduces a serious fallacy into all the returns dealing with inhabited house property, e.g., the estimation of the decrease of inhabited houses by 34 per cent. becomes only a relative figure. However, that being as it may, if these figures, 92 and 17,130, be deducted from the total returns of houses and persons for 1901, we get 9,195 houses and 84,346 persons, or an average of 9.1 persons to the house. Even with this re-adjustment the persons per house are above the London average.

Of course, no such deductions can be made in that part of the table dealing with persons per acre, as to whether or not the population is housed in "model dwellings" or otherwise. Yet here again it is obvious that very numerous model dwellings in a comparatively small district greatly raises the average of persons per acre, although the persons in question are fairly well housed. It should be added that the slight changes in acreage in each district at each census have been taken into account in calculating the persons per acre.*

The following table dealing only with the Clerkenwell and St. Luke constituent parts of the Borough, may be added for the sake of reference, though it is based upon the census returns for 1891, the figures for 1901 not being yet available:—

* The persons per acre in London, as a whole, in 1801, numbered 13 ; in 1811, 15 ; in 1821, 18 ; in 1831, 22 ; and in 1841, 26.

	Rooms in Tenement	Number of Tenements with less than 5 rooms.	NUMBER OF OCCUPANTS OF TENEMENTS.											
			1	2	3	4	5	6	7	8	9	10	11	12 or more.
Total Tenements	ONE	8505	2283	2862	1665	976	433	196	70	11	4	4	1	—
in Clerkenwell	TWO	8074	342	1409	1537	1478	1240	1008	634	282	102	35	5	2
and St. Luke,	THREE	4047	86	467	582	610	627	504	449	337	195	85	28	17
26,188	FOUR	1806	18	139	206	286	278	273	208	163	121	64	33	17
		22432	2729	4877	3990	3350	2578	2041	1361	793	422	188	67	36

From this table it will be seen that out of a total of 8,505 one-roomed tenements there were 3,360 occupied by three or more persons per tenement; that out of a total of 8,074 two-roomed tenements there were 3,308 occupied by five or more persons per tenement; that out of 4,047 three-roomed tenements there were 1,111 each having seven occupants or more; and out of 1,806 four-roomed tenements there were 398 tenements each having eight or more persons. There is no available evidence to show that these figures would be less in 1901 than in 1891. There is every probability that the reverse has occurred, and that the congestion of tenements has increased. To obtain evidence on this point a house to house enumeration would be necessary, and for that we must await the returns of the recent census.

Before leaving this part of the subject, it may be remarked that with an average of nine, ten, or nearly eleven persons per house, making allowance for families, it is evident there must be cases of marked over-crowding, accompanied, as such conditions must inevitably be, by other evils. Undoubtedly such cases exist, and, from time to time, receive attention. But it should be understood that the discovery of marked degrees of over-crowding is not evidence, as so often it appears to be supposed, of similar conditions being the rule or even wide-spread.

2. The Conditions affecting House Property, 1901.—There are, as we have seen, some 10,000 inhabited houses in Finsbury at the present time. The character of these houses, of course, varies widely, and it is not feasible, in a report of this nature, to discuss house property otherwise than generally.

A large part of the population in Finsbury is made up of the industrial and artizan classes. There are, of course, a small proportion of people much better off, living in good houses. Though most of such houses are not particularly large in size, they are in nearly all cases well provided for as regards air space in the front and in the rear. The residential houses in the Amwell district, in certain parts of Pentonville, and in Finsbury Square, are examples of such houses, though even in these districts there are many good houses which are not now used as family residences.

Indeed, it may be said that there has been proceeding for a number of years, a change of usage more than a change of actual property. Whole streets and squares of houses, formerly occupied by single families and often good class families, are now occupied as separate dwellings on separate floors. The private house has become several tenements. There is a common passage and a common staircase, both of which are open to the public, and a considerable degree of privacy is destroyed, and the passage and staircase act as the ventilating shaft for the foul atmosphere derived from the dwelling rooms opening on to the stair. The history of such a house is a dismal record of degeneration. Year by year the state slowly but surely becomes worse. The house was structurally designed for one family and is now occupied by four or more families. The sanitary conveniences were also designed for one family and now provide for four families. The same must be said of the water supply and wash-house accommodation. There can be no doubt that the ill-ventilation and the difficulty of access to the water-closet, scullery, wash-house, or dust-bin may directly act as causes of ill-health and undesirable habits. Hence it comes about that both house and tenants degenerate. It is hardly necessary to add that it was this kind of house which Mr. Cubitt Nichols referred to in his report (*vide supra*) as requiring constant supervision from the Sanitary Authority, and many of which he recommended for registration under the Bye-laws for Houses Let in Lodgings.

In the second place, another of the general characteristics of house property in the Borough is that the yards in the rear of the houses have, in so many cases, been built over. The condition of things constantly to be observed is this: Between two streets, running parallel, there existed, when the houses were first built, an open space, subdivided into yards. Thus fresh air was obtainable in the rear as well as in the front of the houses. In the yards were constructed various conveniences for sanitary purposes, washing, refuse collection, &c. Thus the house, as a private house, was equipped. But in addition to the invasion of tenants to which reference has already been made, another change soon came about. The yards became covered in or otherwise built over, generally for workshop premises. Even when such buildings are only small they

effectually prevent through ventilation on the ground floor. But so extensive have such buildings become, in certain cases, that a large portion of the open space originally existing between the street backs has been filled in. The houses thus become, practically speaking, back-to-back houses. Moreover, the immediate proximity of some kinds of workshops to dwelling houses readily give rise to nuisances of various kinds.

Here then are two general conditions prevailing somewhat widely in Finsbury and directly affecting the house property in the Borough. First, the invasion of "self-contained" houses by an industrial population for whose accommodation the houses have been let in tenements. Secondly, the growth of warehouse and workshop accommodation. The latter often in back yards, the former appearing as a large block of premises in immediate proximity to dwelling houses.

We may now briefly consider the features of house property in Finsbury, which are so largely due directly or indirectly to these two conditions:—

The majority of inhabitable houses are chiefly of two or three storeys, situated in the narrow streets and alleys off the main thoroughfares. Many of them are old cottages, showing signs of decay. Each house generally contains two rooms, one on the ground floor and one above, the communicating staircase being situated in the ground floor room, into which also the door from the street directly opens. They mostly have small back yards. These houses are generally occupied by single families, but in some cases by two, though from their arrangement they are ill-adapted for this purpose. The houses of three storeys are chiefly in the larger thoroughfares. They generally contain an entrance passage, and two rooms, one behind the other, on each floor. In nearly all instances such houses are occupied by members of more than one family, even if the ground floor is used as a shop. The better class houses of this character are rented by one tenant, who sub-lets. The poorer class houses are let in separate tenements, and there

is generally no responsible caretaker. In the older portions of the Borough both these kinds of houses are old, worn out, damp, or have no means of ventilation. In half-a-dozen different quarters such houses exist back to back, and without any through ventilation whatever.* In these and some other cases it would appear that closure is the only remedy, and for insanitary areas a more or less thorough clearance. Much of this kind of property is held on building leases granted in the first half of last century, and many of them are now falling in. Opportunities for reconstruction are therefore becoming frequent.

Without entering further into details, it may be said that the Borough of Finsbury house property is characterised by the following general features :—

1. Houses are overcrowded on the land without sufficient open space.
2. There is overcrowding of the people in the houses. By this is not meant overcrowding per cubic space, but that houses meant for one family are now inhabited by more than one family.
3. There are many small ill-ventilated living rooms.

* **Back to Back** houses are such as are built in double rows with only their front portion exposed to the open air. Ventilation is impossible, and the access of light is greatly retarded. The rooms are generally both dirty and dark in consequence. The incidence of disease amongst the inmates of back to back houses has been investigated by a number of observers. For the Local Government Board, Dr. Barry and Mr. Gordon Smith reported that in such houses pulmonary diseases, phthisis and diarrhoea caused an abnormally high number of deaths. As far back as 1879, Dr. Tatham published statistics of certain districts in Salford, and Dr. Niven did the same for Manchester in 1891, both arriving at similar results. Dr. Niven showed that in such houses there was not only a higher incidence of disease and mortality, but that such higher incidence particularly affected infants and old persons. It has further been shown by Dr. Herbert Jones that the mortality per 1,000 from all causes is more than one-third greater in back to back houses than in "through" houses, from lung diseases nearly one-half greater, from zymotic diseases over one-half greater, and from diarrhoea alone more than two-thirds greater.



PROVIDENCE PLACE, BAKERS ROW.

[To show Back to Back arrangement of Houses.]

4. The various household arrangements for sanitary purposes, water supply, washing, and refuse collection are, in many cases, inconveniently situated for all of the residents of the house, except those on the ground floor.
5. A large portion of the Borough area is covered by warehouses, factories, and workshops in immediate proximity to, and often crowded together with, dwelling houses.
6. Many of the workrooms and workshops are old, dilapidated, and worn out, or as temporary structures are unsuited for regular occupation.
7. Considerable provision has been made for the housing of residents in model dwellings and similar buildings. In the Eastern Division it has been estimated that as much as one-fifth of the total resident population inhabit these buildings. Many of the "dwellings" are well-arranged, as regards ventilation, light, and other sanitary requirements. Others are open to somewhat serious criticism. The following is a list of the chief Model Dwellings and Common Lodging Houses in Finsbury :—

RETURN OF MODEL DWELLINGS IN BOROUGH OF FINSBURY.

Situation.	Known As.	Built.	Erected By.	No. of Blocks.	No. of Tene- ments.	No. of Occu- pants.
Seward Street ...	Bartholomew Buildings	1889	City & Central Dwellings Company	8	350	1400
Rawstorne Street	Brewer's Buildings	1876	Worshipful Brewers' Company	6	46	168
Brewer Street North	Buxton Buildings	1885	Mr. Wright	4	28	139
King's Cross Road	Cobden Buildings	1864	Improved Industrial Dwellings Company	1	20	77
Rosebery Avenue	Coldbath Buildings	1889	Artisans Dwellings Company	2	95	436
Goswell Road	Compton Buildings	1876	Improved Industrial Dwellings Company	6	321	1284
Farringdon Road	Corporation Buildings...	1865	Corporation of City of London	2	183	1050
Dufferin Street	Coster Dwellings	1889	Purchased in 1891 by London County [Council]	2	56	145
St. John's Lane	Dundee Buildings	1877		1	25	150
City Road...	Eagle Dwellings	1886	Francis Howse	2	31	102
Farringdon Road	Farringdon Rd. Buildings	1873	Metropolitan Association for Improved [Dwellings]	5	253	1075
Glasshouse Yard...	Glasshouse Chambers	1888	Mr. Cohen	1	25	119
Lever Street	Guinness Buildings	1893	Guinness's Trust	4	338	1352
Henry Street	Henry Street Buildings	1870		1	32	185
Brewer Street North	Hermitage Buildings	1884	Worshipful Brewers' Company	1	8	30
Lever Street	Lever Street Buildings...	1878		1	6	20

Situation	Known As.	Built.	Erected By.	No. of Blocks.	No. of Tenements.	No. of Occupants.
Little Sutton Street ...	Little Sutton St. Buildings	1891	Mr. Kennedy ...	1	50	238
Rosoman Street ...	Northampton Buildings	1890	...	7	468	2000
Whitecross St., Roscoe St., etc. ...	Peabody Dwellings ...	1883	Peabody Donation Fund ...	18	843	3412
Farringdon Road ...	Peabody Dwellings ...	1884	Peabody Donation Fund ...	5	253	1075
Peerless Street ...	Peerless Buildings ...	1877	Improved Industrial Dwellings Company	1	72	290
St. John's Square ...	Penny Bank Chambers	1879	National Penny Bank, Limited ...	1	17	84
Risinghill Street ...	Penton Residences ...	1875	...	2	30	150
North Street ...	Pollard Houses ...	1894	...	1	55	206
Rawstorne Street ...	Rawstorne Buildings ...	1884	...	3	24	100
Rodney Street ...	Rodney Residences ...	1875	...	1	30	160
Lever Street ...	St. Clement's Buildings	1881	London Laborers Dwellings Society, Ltd.	1	60	228
Allen Street ...	St. Paul's Buildings ...	1890	Mr. Haw ...	1	72	432
Peters Lane ...	Smithfield Buildings ...	1883	Mr. Couldrey ...	1	20	102
Clerkenwell Road ...	Victoria Dwellings ...	1882	Soho & Clerkenwell Industrial Dwellings [Company	1	138	600
Winchester Street ...	Winton Houses ...	1894	...	1	55	225
				92	4104	17130

Common Lodging Houses.—The following nine common lodging-houses are situated in the Borough.

Address.	Registered Owner.	Registered Number.	Average Attendance.
Clerkenwell Green, 35	J. H. Clayton	87	80
Middle Row, 14-16 ..	Cornelius Holland ...	39	34
Do. 18 ...	Do. ...	39	34
Old Street, 97	Wm. Cragg	82	75
Pentonville Road, 19 ...	Mr. Callagher	23	20
Do. 21 ...	Do.	36	30
St. John's Lane, 34 ...	Mrs. Hensman	55	40
Whitecross Street, 97 ...	James Shuttleworth ...	83	76
White Lion Street ...	Do.	98	90
		542	479

Causes and Effects of Overcrowding.—The subject of the cause and effect of overcrowding has been so frequently dealt with that it will not be necessary to discuss the matter in detail. It is now generally recognised that the causes of social phenomena are complex and cannot be reduced to exactness, or even in many cases defined. The following may be named as among the chief agencies bringing-about overcrowding in London :—

(1.) **Immigration.**—The large migration to London from the provinces is probably mostly due to industry and to the prosperity of London. It should not be forgotten that there is also, especially in Finsbury, foreign immigration. (2) The population of London, therefore, increases in addition to its excess of births over deaths, and the increase is greater in proportion than the increase in habitable houses. Hence there comes to be an **inadequacy of dwelling houses**, largely due to inadequate building. This does not

affect Finsbury in the same degree as some other boroughs. (3) Again, in the central districts particularly, there are **high rents**, due, as has been already pointed out, to the prosperity of London and the value of land near the centre. This leads to a keen competition between business premises and dwelling houses which must inevitably result in a marked rise in the rent of the latter. Yet the poverty of the inhabitants, or, in other words, the relation borne by the wages they receive to the rents they have to pay, leads to overcrowding. (4) In central districts, also, there is a **lack of adequate means of transit**. The slowness and inconvenience of communication is a well-known characteristic of London, and until such is remedied it will be impossible for many of the working classes having their work in or near the centre to reside on the outskirts where land is cheaper and rentals less. (5) Further, it cannot be doubted that **the clearance of dwelling houses**, for insanitary reasons or for building business premises or railway stations, in central London has up to the present very materially increased overcrowding in the zone of dwelling houses immediately surrounding the cleared area. For even in cases where dwelling houses have been erected for an equal number of persons to those displaced, owing to the rents many of the displaced have been unable to live in them, and consequently have crowded into the already congested surrounding houses.

The effects of overcrowding are also now fairly well known. Small cubic space is bad in itself, but it invariably means in addition lack of ventilation and of light, which bring in their train all manner of evil.* It has been proved over and over again that overcrowding raises the general death rate and increases the chance of infection. But there is a great deal of suffering, especially amongst children in overcrowded districts, that does not appear in the death rate at all. Evidence was furnished at the Royal Commission in 1884

* Carnelly, Haldane, and Anderson in their investigations in Dundee found (1) that the smaller the tenement the greater was the impurity of the air as shown by the increase of carbonic acid gas, micro-organisms, and organic matter; (2) that the death rate increased in like manner especially among children; and (3) that in comparing one-roomed with four-roomed houses the general death rate was doubled and the death rate at ages below five years was quadrupled. The increase was most marked in diarrhoea, measles, whooping cough, bronchitis and pneumonia.

which went to show that upon the lowest average every workman or workwoman in crowded neighbourhoods lost about twenty days in the year, not by illness, but by sheer exhaustion and inability to do work. In people living under overcrowded conditions, there comes to be a general deterioration in health which reduces the stamina. Indeed, it may be said that the effect of overcrowding is even more destructive to general health than conducive to the spread of infectious diseases. It is not necessary at this time of day to produce elaborate statistical evidence in support of these contentions. One example of such evidence, which is particularly applicable to the Borough of Finsbury, may, however, be quoted. These are the returns respecting the relationship between overcrowding and the death rate from consumption, which have been prepared by the Medical Officer of the Administrative County of London from 1894 to 1899.

Dr. Sykes, of St. Pancras, expresses the effect as follows:—
 “It may be said that with increasing density on square space there
 “is an increasing general and special mortality in insanitary areas.
 “The general mortality increases at all ages, but particularly under
 “one year. The special mortality shows the greatest increase
 amongst infectious diseases, the next greatest amongst tuberculous
 “diseases, and the next amongst respiratory diseases.”* Dr.
 Anderson, Medical Officer of Dundee, found in 1884 in that city
 that the mortality in dwellings of one room was 21·4 per 1,000; of
 two rooms, 18·8; of three rooms, 17·2; and of four rooms and
 upwards, 12·3 per 1,000. Dr. Russell and Dr. Chalmers, of
 Glasgow, have also shown the marked effect of overcrowding upon
 mortality generally, and particularly upon mortality from tuberculous
 diseases.

Class of Population Overcrowded.—A note may be
 added here as to the class of persons found to be mostly overcrowded,
 Mr. Charles Booth† has divided the population into the following
 classes:—

- (a) The lowest class of occasional labourers, loafers, and semi-criminals.
- (b) Casual earners—Termed “very poor.”
- (c) Intermittent earnings. }
- (d) Small regular earnings. } Together termed “the poor.”
- (e) Regular standard earnings.
- (f) Higher class labour.
- (g) Lower middle class.
- (h) Upper middle class.

Accepting this division as provisionally correct, experience in
 various parts of central London shows that overcrowding will be

* *The Influence of the Dwelling upon Health*—*British Medical Journal*, 1901, i. 507.

† *Life and Labour of the People*.

found mostly amongst classes *a*, *b*, *c*, and *d*, for simple and obvious reasons.

The Royal Commission, reporting in 1889, wrote as follows concerning the class of persons who find it necessary to live in central London, and are therefore affected directly or indirectly by overcrowding:—

“ For a large class of labourers it is necessary to live as nearly as possible in the middle of the town, because they then command the labour market of the whole metropolis from a convenient centre. Sometimes they hear of casual work to be had at a certain place provided they are there by 6 o'clock the next morning, so they must choose a central position from which no part of the town is inaccessible . . . Then there is the extensive and hardworking population of costermongers. They are found in large numbers in the dense thoroughfares of St. Luke's, Clerkenwell, &c. There are strong reasons for their living on the spot where their wares find a ready sale. The poor form their own market, and there is the same difficulty of moving a market that there is of moving an industry, and both of these facts increase the pressure of overcrowding . . . Nor are there wanting instances of skilled artisans who likewise must live close to their work; for instance, there are the watchmakers of Clerkenwell, because the apparatus required in their trade is so costly that no man can afford to have the whole of it; he therefore borrows from his friends, and they have to borrow three or four times in the course of the day. Then there are the women who must take their work home, such as those who work for the city tailors, and the girls who are employed in small factories, such as those for artificial flowers . . . This precarious element in the struggle for employment is thus a most powerful cause of the pressure upon habitable space . . . The subsidiary employment of wife and children has to be taken into consideration when the poor choose a place of residence. Whatever the contributions of these members of a family may be to the maintenance of the household, there is no doubt that the work of charwoman, of seamstress, and the labour in which children are employed, attract great numbers to the densely

“populated districts which provide such employment, and away
“from the suburbs where such work would be out of reach. There
“is, moreover, to be considered the difficulty many of the poor have
“in moving from a neighbourhood on account of the credit they
“have built up with the little shopkeepers of the district.”

This quotation illustrates various points affecting Finsbury, although of course twelve or fifteen years have made a marked difference in some of the characteristics.

SOME NOTES ON
PROPOSED WAYS OF PROCEEDING.

SOME NOTES ON PROPOSED WAYS OF PROCEEDING.

Having now considered the work which has been accomplished and the present conditions of the District as regards overcrowding and house property, it may be desirable to discuss in general terms what action may be taken in the immediate future. It is obvious that what follows must be taken to be of an advisory or suggestive kind. The writer is not in the least desirous of dictating or appearing to dictate upon this matter, or, indeed, of formulating a rigid plan of procedure.

It should be recognised at the outset that the housing problem is an exceedingly intricate one. Its solution will, therefore, be arrived at in all probability by means of various agencies and along various channels. In any case, the process of solution must extend over a long period of time. A large number of suggestions have been made in the public press and elsewhere during the last few years, and in many of these suggestions there is much sense and wisdom. It is not proposed to discuss the various points which have been raised, though such silence should not be interpreted as being due to any idea in the mind of the writer of under-valuing their usefulness in the proper place or at the proper time.

Here, it is obvious, we can only deal with the matter as it appears to concern Finsbury and as related to the powers relegated to a Metropolitan Borough Council.

For convenience the following suggestions are numbered and placed under various headings. In practice they will be found frequently to overlap.

I. ACTION UNDER THE HOUSING OF THE WORKING CLASSES ACTS, 1890 and 1900 (Parts I., II., III.).

These Acts, as we have seen, deal in the main with insanitary areas, insanitary houses, and rebuilding, within or without the Borough.

In addition to the insanitary areas which have been described on pp. 33-39, and which now may be considered to be receiving attention, there are in Finsbury other properties which, in my judgment, will require consideration in the future. They are well known, and therefore it is unnecessary to enter into a minute description. For some years past the Local Authority has had its attention drawn to these properties, and the particulars here set forth are merely of a general character.

1. Caroline Place is a *cul de sac* on the west side of Baker's Row, Farringdon Road. It is entered by a covered passage between No. 7 and No. 8, Baker's Row. The passage is some 18 feet long and 3 to 4 feet wide. The court itself consists of four houses, two on each side. Each house consists of two rooms, one above the other. There is no back ventilation. The sanitary conveniences are situated near the entrance to the court and are for the common use of all the persons in the court. They ventilate into the court. The dustbins and water supply are also common to the four houses. At the blind end of the court there are buildings higher than those in the court, thus preventing through ventilation of the court, which is still more obstructed by the tunnel entrance. There are 22 persons living in the court. Each of the houses is used in part for the manufacture of ice-cream, and the residents are almost exclusively Italians.

2. Kemp Place is another *cul de sac* on the west side of Baker's Row, Farringdon Road, in immediate proximity to Caroline Place. It is entered by a similar narrow covered entrance, between Nos. 8 and 9, Baker's Row. The court contains four houses, having two rooms each, one above the other. There are no back



CAROLINE PLACE, BAKERS ROW.

[View from Blind End of the Court, looking towards Bakers Row.]

windows. The sanitary conveniences, dustbins and water-cisterns are situated at the blind end of the court, and are for the common use of all the residents in the court. In each of the four houses lodgers are accommodated, and the houses are largely used for ice-cream manufacture.

3. Providence Place is a blind court on the east side of Baker's Row, Farringdon Road. It consists of ten houses, five on each side. In the front of each house is a small fore-court, railed in. There is a central passage down the middle of the court, and the entrance into Baker's Row is open and the same width as the court. A high wall exists at the end of the court opposite to the entrance. The houses contain two rooms, one above the other. There are no back windows and no through ventilation of any of the houses. At the back of each house stand business premises. The water cistern is at the end of the court, opposite the entrance, and at its side stand two metal dust boxes. These are for the common use of all the houses in the court. In the forecourts, which are unpaved, there are small subterranean cellars with approaching stone steps. (In the attached photograph, the man on the reader's right-hand side is standing on the top of these stone steps in one of the fore-courts.) In these places are situated the sanitary conveniences for each house. There are about 50 persons resident in Providence Place.

4. Eagle Court is approached from Red Lion Street under a covered entrance, 16 ft. 6 in. long, 4 ft. 3 in. wide, and 7 ft. high. The Court contains 15 houses, of which 4 are used exclusively for business purposes. At the St. John's Lane end of the Court there is an archway, 32 ft. long, 10 ft. wide, and 15 ft. high (just rebuilt), which is a carriageway. The average width of the Court is 15 ft.

Nos. 1, 3, 5, 7, and 11A are used for factory or workshop purposes exclusively, whilst other houses in the Court are partially so used. Four of the houses have no yards and no back ventilation. The houses mostly have six rooms, and there are about 90 persons living in the Court. Several of these houses are in good repair.

5. **White Horse Alley** leads from Benjamin Street to Cow Cross Street. The entrance from Benjamin Street is open and uncovered, and only 7 ft. wide, the walls on either side being very high. The Cow Cross Street entrance is a covered way, 27 ft. long, 5 ft. wide, and 9 ft. high. Facing No. 8 there is a high building, the Court at this point being 6 ft. wide. Also fronting Market Building, where the width is 7 ft., there is another high building. These buildings effectually prevent free access of air and light. The Court contains 16 houses, most of which contain three compound rooms, but No. 1 contains 19 rooms, and in this Court also are "Market Buildings," which consist of 13 rooms (37 persons), let in single room tenements.

6. **Pump Court** is a *cul de sac*, and is approached from White Horse Alley, Benjamin Street, by a covered way, 18 ft. long, 3 ft. 6 in. wide, and 7 ft. 3 in. high. There are 9 houses, 8 of which contain 3 rooms, one above the other, and 1 contains 5 rooms. The Court in its widest part measures 15 ft., and at its narrowest 5 ft., whilst the width from the front to the back of houses in White Horse Alley is at one point only 10 ft. There are 84 persons resident in the Court.

7. **Berkley Court** is a *cul de sac* and leads out of Berkley Street, running parallel with Francis Court. It contains 15 houses of 6 rooms each, there being 180 persons residing in them. The light and air space at the rear of the houses on one side has recently been seriously interfered with, as the houses on one side of Francis Court have been pulled down, the new buildings being brought 6 feet nearer and reducing the total space between the two sets of buildings to about 14 feet.

In the same neighbourhood is **Stratton Place**, which is also a *cul de sac*, and is approached from Berkley Street. It contains three houses, one of which, No. 2, has been closed about 10 years by Magistrates' Order under the Housing of Working Classes Act, 1890. No. 1 contains 3 rooms, one above another, no basement but a small yard. No. 3 contains 6 rooms. There are 18 persons living in these two houses.



STATTON PLACE, BERKLEY STREET.

[This View also shows the Back Yards of Berkley Street,
which have been built over.]



UNION PLACE, CLERKENWELL CLOSE.

[View from Blind End of Court, looking towards Entrance
in Clerkenwell Close.]



UNION PLACE, CLERKENWELL CLOSE.

[View from Tunnel Entrance, looking towards Blind End of Court.]

The attached plate shows two of the three houses in Stratton Place, on the left hand of the reader. The plate also illustrates in an admirable manner the way in which the back yards of houses become built over and otherwise destroyed, so far as they act as agencies of ventilation and free access of air to the backs of the houses. Generally speaking such additional buildings are used for workshop purposes.

Another neighbouring court is **Francis Court** which leads off Berkley Street. It is a *cul de sac* and originally contained 15 houses, but several, viz., from Nos. 11 to 15 inclusive, have recently been pulled down and warehouses are being erected on the site.

At the end of this court **Albion Cottages** (two) stand in a short narrow passage. Both houses have three rooms, one above the other. They are very old and dilapidated and have neither yards nor through ventilation, except a small window about a foot square on the staircase. There are some 13 persons living in these two cottages.

8. Union Place, Clerkenwell Close, is a well-known *cul de sac* about 67 ft. long, 6 ft. 2 in. wide at the extreme end, and 8 ft. 9 in. wide in its widest part. It is approached through a tunnel or arched way 23 ft. long, 3 ft. 3 in. wide, and 8 ft. high. There are seven houses in this court, 4 of which contain 2 rooms each, the others 3 rooms each; in every case the rooms are one above the other. The houses have no back yards and no through ventilation. The sanitary conveniences and dustbin are for the common use of the occupiers, who number 37 persons.

These properties are sufficient evidence to show that there remains much work to be done in the direction of alteration, closure, or of clearance. It is unnecessary at present to suggest definitely the line of action the Council should adopt with regard to these properties. All that is advisable at this stage is to draw the attention of the Council to the fact that in various parts of the Borough there are dwelling-houses of a similar nature to that set forth above, and which are indications of the necessity which exists

for careful examination of dwelling-houses, and, where necessary, for vigorous action.*

Unhealthy Dwelling Houses.—A record is kept in the Public Health Department of every dwelling house in the Borough, and by means of regular inspections and investigations after infectious diseases, the record is being continually added to, and thus a “life history” of each house is obtained. In various portions of the Borough, as all over Central London, there are houses constantly requiring sanitary supervision, and from time to time our attention is called to houses quite beyond repair, and which no reasonable alteration would make sanitary. In this event, Part II. of the Housing of the Working Classes Act, 1890, is applicable and should be put into force. In this way such houses may be closed and demolished. I may add that I view systematic house to house inspection, and the house record as matters of the first importance. For by such means the Sanitary Authority obtains more or less complete knowledge of the house property in the Borough. The work entails considerable labour and the Staff of Sanitary Inspectors should be such that it can be properly executed.

Rebuilding, &c. — The question of providing increased accommodation for housing the poor and the closely allied question of reconstruction after a clearance of an insanitary area are two of the most difficult matters in the entire housing problem. Indeed, they together form the problem, particularly in London.

It is proposed to insert a few notes here which may be of some assistance to members of the Borough Council in the consideration of this question. No attempt will be made to lay down hard and fast lines as to whether the Borough Council should or should not undertake more or less extensive responsibilities in this direction. In any case, there are a number of facts and figures which must be borne in mind in considering this matter.

* It will have been observed that there are already five insanitary areas in the hands of the County Council, and these should be completed and the displaced persons, so far as necessary, re-housed before any further action under Part I. is taken.

In 1898 the London County Council adopted the following three resolutions :—

- (a) That housing accommodation should be provided for a number of persons equal to that of the working classes displaced by any scheme under the Housing of the Working Classes Act, 1890, or under the provisions of any Improvement Act, but not necessarily in the immediate neighbourhood of the displacement, due consideration being given to the needs of those living on any particular area; and that a register be kept of all persons displaced, such persons if possible to have the first refusal of a tenancy.
- (b) That all clearances under the Housing of the Working Classes Act, 1890, which involve re-housing, be done at the sole cost of the Council.
- (c) That, apart from re-housing required in connection with clearance or improvement schemes, and provided that no charge be placed on the county rate thereby, the Council do approve of action being taken under Part III. of the Housing of the Working Classes Act, 1890, with a view to the purchase of land and the erection of dwellings thereon, and also with a view to purchasing or leasing suitable houses already, or hereafter, to be built or provided for the purpose of supplying housing accommodation.*

It is obvious that if, when insanitary areas are cleared or improvement schemes carried out, accommodation for the displaced is not found, the result, however advantageous in the interests of public health, would be such as would be likely for a time to aggravate overcrowding. Not only is that so in a theoretical sense alone, but it has been proved by experience which has followed various metropolitan clearances. As already pointed out, the zone immediately surrounding the area of clearance has become more overcrowded than before.

* See also *Housing of the Working Classes Act*, 1890, Sections ii. 56, 57, and *Housing of the Working Classes Act*, 1900.

The cause of this has been that a certain number of persons displaced, either by clearances or the substitution of business premises for dwelling-houses, required to be in or near the same locality where they resided previously, on account of their work. It will be found on careful examination that this number is not so large as many persons imagine, yet it must always be the case that there are some in this position. From this follows the necessity for re-housing, as far as possible on or near the site of clearance. Further, such re-housing should, if possible, be at a rental within the means of those who are displaced. It is the infringement of this latter principle which has led in the past to the erection of dwelling houses which, however excellent in structure and maintenance, have not housed the displaced, because the rent was too high. The new buildings have provided for wealthier tenants, who are either thus drawn into already congested districts, or induced to remain in Central London instead of moving out. The displaced population not being able to afford the higher rents crowd into the old houses in the neighbourhood. It may, however, be said that the better accommodation which is provided is occupied by persons, who themselves vacate premises which in turn may be occupied by persons displaced by a scheme. Broadly speaking, there is in such cases a general raising of the standard in which all share. But it may be accepted as a right principle that the whole case for re-housing on a large scale in an insanitary district disappears if that portion of the displaced population who must remain on account of their livelihood is not accommodated.

It is idle to ignore the fact that Central London inevitably tends to become like the City—namely, a place for business development and commercial premises. It is an inevitable change, which it is in the main impossible to prevent. *Rather is it desirable to meet the change, and recognise it as an increasing factor in the future.* Insanitary areas or unhealthy dwellings must be cleared away. On that point there is no difference of opinion. But such clearances in Finsbury and the provision of new dwelling-houses on the same site ought to be considered as separate questions. That is to say, the former ought not to be neglected because of the difficulties surrounding the

latter. Besides, the sites after such clearances might be unsuitable for the building of dwelling-houses.*

Difficulties of Reconstruction in Central London.

—These difficulties are mainly two—namely, cost of land and cost of building.

As London becomes more prosperous the price of land rises. It is limited in quantity, and will be sold at a high market value whether for business purposes or for dwelling-houses. This, of course, is equally true of land in London upon which insanitary houses are standing, particularly if the land is in Central London. Consequently, in order to acquire such land, a high market price has to be paid. In such cases the ground landlord can obtain perhaps three or four times more rent for his land than any artisans' dwellings company, or other body, would be prepared to pay in order to erect dwelling houses for the working classes at rents within their reach.†

* Reference may be made in passing to another change which is taking place, and which may be heartily welcomed, namely, the removal of factories from the central parts of London (by which a commercial saving is effected in the long run). Even from Finsbury a number of such removals are taking place, and each migrating factory carries with it a colony of workers and adherents. Such migration obviously relieves congestion in central districts.

† Speaking in the House of Lords on March 6, 1901, Lord Northampton expressed this difficulty in the following words :—"The one great central difficulty was the financial difficulty. There had been on his own estate a site partially cleared waiting to be dealt with until the remainder of the leases fell in. The leases had now expired, and in the houses which were now so old that they must be cleared away, 264 persons lived. They depended for their living on being near their work, and there was no place for them to go to when they were turned out. The land had been estimated at 9d. per foot super., and 6d. or 7d. could easily be obtained for it. He had asked one of the great industrial building companies what they would give for the land, and they said that they could not afford to pay more than 2d. per foot if a dividend of 5 per cent were to be paid to their shareholders. Who was to pay the difference between this 2d. per foot and the 9d. which might be obtained for the land? The ground landlord was only a life tenant, and it was questionable whether he had the legal right to be philanthropic. Some ground landlords had paid this difference, but others would not and could not, and nothing could be expected from them. If the County Council paid the difference it would have to come out of the rates, and as the rates increased the industrial companies found it more and more difficult to pay their way."—*Times*, March 9, 1901.

This experience points to the fact that housing in Central London cannot be made to pay because the value of the land for housing is the lowest value and yet it has to be bought at its highest or commercial value, for which there is increasing demand. And to propose that the difficulty should be overcome by applying revenue to provide municipal dwelling houses to let at rents which would necessitate a charge upon the rates, is to adopt an expensive remedy which would in the long run aggravate the evils already existing. It would be a safe rule that a Local Authority should not build under Part III. of the Housing Act unless it can be done without a charge upon the rates. As far as can be judged it is impossible to achieve this result under present circumstances on land in many parts of Central London. Hence it would appear that the only course open to a municipality in Central London desiring to build under Part III. is to do so outside its borders where land is cheaper.*

The second difficulty is the **cost of building**.

Owing to the requirements of Government Departments and to the exigencies of sanitary standards, the expenses of building are now considerable. Dwelling-houses must comply with a variety of building regulations and bye-laws, as regards staircases, floors, height of rooms, baths, wash-houses, sanitary conveniences, and so forth. These requirements are admittedly more exacting than in the past, which is due to the raising of the sanitary standard.

But in addition to these restrictions, all of which add to the expense of building, there has been a rise during the last ten years in the cost of building material and of labour. It has become, therefore, increasingly difficult to put a good sanitary house on the market at a price which will permit of the rent being such as the

* It will, of course, be recognised that land on the outskirts will rise in value as the demand rises, so ultimately there will only be in some localities a small difference in cost. Moreover, in all dealings respecting land for building purposes outside a borough, it is imperative that there should be mutual co-operation between boroughs, and between boroughs and the County Council.

working classes can afford to pay. The price of materials may vary and be reduced by the operation of the market.

At my request the Borough Surveyor has kindly drawn up the following table of average prices of materials and of labour in 1881 and 1901:—

AVERAGE PRICES OF MATERIALS AND LABOUR,
IN 1881 AND 1901.

Materials and Labour.	1881	1901
MATERIALS—		
	£ s. d.	£ s. d.
Stock Bricks, per 1000	2 2 0	2 5 0
Timber (Deals), per standard ...	10 0 0	10 0 0
Lead (Sheets), per ton	18 0 0	18 0 0
Rolled Iron Joists, per ton ...	5 0 0	10 0 0
York Stone, per foot cube ...	4/- to 5/-	0 7 6
Grey Lime, per yard cube ...	0 11 0	0 12 0
Portland Cement, per ton ...	1 10 0	1 12 0
LABOUR (per Hour)—		
Bricklayer	9d.	11d.
Carpenter	9d.	11d.
Plasterer	8½d.	1/-
Plumber	9d.	1/-
Painter	8d.	9½d.
General Labourer	5½d.	7½d.

Before leaving this part of the subject it may be pointed out that many authorities are of opinion that Municipalities should make provision for what is termed "the residuum." This word is used to designate that portion of the community which has been described by various epithets—none of which are probably quite adequate. Shortly expressed, they are the lowest class of labourer and casual earners, who cannot pay the ordinary rents of sanitary working class dwelling houses, and who yet find it essential to live in the central part of London to obtain a living. It is to this class that the persons belong who spoil good property—cut and destroy the woodwork, steal the lead piping, wilfully injure premises, are dirty and careless in habits, uncertain in payment, and in many ways contribute towards making property insanitary.

At a Housing Conference in London, in 1900, Mr. Percy Boulnois described the kind of dwelling houses necessary, in his opinion, for this section of the community, as follows :—

"The accommodation must be simple and even unattractive, or otherwise a better class tenant will be attracted; the rent aimed at should, if possible, approach some such unit as one shilling per room per week.

"The building may be either of the "block" type, or preferably, rows of self-contained cottages, two or three storeys in height, with two and three-roomed tenements.

"The rooms must not be too large or lodgers will be introduced, there need be no larder, as this class of tenant has veritably to live "from hand to mouth." There need be no copper for washing, as what little fuel is bought is used for cooking, and washing may now be done at the nearest public wash-house. The living room may be the kitchen, as this class of tenant always make it so. There should be, however, a scullery, the smallest possible size will do, fitted with a sink and cold water tap.

"There is no need for a hot-water tap as this means a boiler and extra fuel. Any hot water required can be heated in a kettle or pot on the sitting-room range which should, of course, have a small oven

and hot plate. Each tenement should, if possible, have a separate w.c., as otherwise there is no responsibility for keeping it clean. All the plumbing must be the best possible, but no lead must be used, and everything must be strong and unbreakable. The buildings should be of plain but good brick. There is no necessity for plaster on the inner walls, with good brickwork a bright colour wash is all that is required.

“The floors should be of concrete, with grooved and tongued floor boards or pitched joints and absolutely impervious, as the tenant can hold his landlord responsible for any damage he may sustain from a careless tenant overhead. There should be as little woodwork as possible, and the doors should be thick “ledged” doors not easily broken. The windows should have very small panes of glass so that repairs may be very cheap, but they must be large and easily opened for light and air.

“All stairs, window heads, door sills, and any “dressings” should be of concrete.

“These are a few suggestions of many that could be made for cheapening construction, and I believe that it is in this direction and in *this* direction alone that the problem can be solved. It is no doubt perfectly right to have an “ideal” as to how these people ought to live, but it will take many years of education to bring them up to a high standard.

“At present they do not like large rooms, they are difficult and expensive to keep warm. They will not live in a number of rooms, they prefer to herd together. They cannot pay the rents demanded for “Model Dwellings,” and consequently do not live in them.

“I am afraid that a great many people approach this problem from their *own* standpoint, and not from the standpoint of those whom they are anxious to serve.”

In Liverpool, Glasgow, and other centres, something has been done in the direction of building or accommodating existing houses to let at a very low rent. Such houses generally require considerable

supervision and a caretaker. Yet many authorities believe that in providing healthy house accommodation within the means of classes (a) and (b) at, say, 1s. to 1s. 6d. per room per week, and classes (c) and (d) at, say, 1s. 6d. to 2s. per room per week, is to be found a solution to one of the most difficult parts of the problem.* In extra metropolitan districts and in the provinces, much has been done in recent years in providing houses for the working classes at low rents.†

Powers under Part III.—We may summarise the powers of the Local Authority which has adopted Part III. of the Act in a few words :—

1. The Local Authority may acquire land for the erection of dwelling houses for the working classes (Section 57).
2. May contract for the purchase or lease of any lodging houses already or hereafter to be built or provided (Section 57).
3. May erect any buildings suitable for lodging houses for the working classes.
4. May convert buildings into such lodging houses, or alter, enlarge, repair and improve the same, and fit up and furnish and supply the same respectively with all requisite furniture, fittings, and conveniences.
5. May, as has been pointed out, by the Act of 1900, purchase land and build dwellings suitable for the working classes outside of the district.

* For definitions of classes (a), (b), (c), (d), see p. 78. For the system of individual training and personal oversight of dwelling houses for these classes, as carried out by Miss Octavia Hill and others, see *Report of Royal Commission*, Vol. II., pp. 288-308.

† See *Housing of the Working Classes*.—W. Thompson, of Richmond.

II.—UNDER THE PUBLIC HEALTH (LONDON) ACT, 1891.

This Act contains a number of sections dealing with house property and the abatement of nuisances (including overcrowding). It also includes provisions as to the occupation of underground rooms as dwellings. These are matters of the first importance, and it is, of course, the recognised duty of the sanitary authority to enforce them. The Authority which exercises its powers under this Act is adopting a line of policy the tendency of which will be to *prevent property becoming insanitary* and the enforcement of house-owners' duties. It is matter for regret that in certain cases this involves hardship upon tenants.

Section 94 of the Public Health (London) Act lays upon every sanitary authority the making and enforcing of bye-laws as to houses let in lodgings. Such bye-laws are to fix the number of persons who may occupy a house or part of a house which is let in lodgings or occupied by members of more than one family, and for the separation of the sexes in a house so let or occupied, to register and inspect houses so let or occupied; to enforce efficient drainage, and promote cleanliness (including lime-washing at stated times) and ventilation in such houses; and to take precautions in case of infectious disease. This section does not apply to common lodging houses.

Bye-laws under this section were made and enforced by the late Vestries of Clerkenwell and St. Luke, and 351 houses were placed on the register, and came under inspection, &c. New Bye-laws are now in force under the Borough Council. The work of placing houses on the register should be steadily proceeded with, for by this means sanitary requirements are secured for the houses in the Borough which are the most difficult to supervise. In these Bye-laws the Borough Council possesses a powerful instrument for effectually maintaining a high standard of sanitation in tenement houses.

III.—MEANS OF TRANSIT.

We have already had under consideration two features of the housing question which are intimately related to the further question of transit.

The first is that central London has inevitably become a city of business premises. In the time of the Middle Ages London was contained within its walls. Round this mediæval town there was no lack of space, green fields came up to the City boundary. Warehouses and factories did not compete with dwelling houses for the occupation of the land. But in course of time comparative prosperity made it necessary to expand. The expansion has been the same though different in degree ever since. The increasing population lived outside the City and did business within its borders. Eventually in the zone immediately surrounding the City, the same changes began to occur, and at the present time are very rapidly taking place—never more so (see pp. 57–65). The change is inevitable, and it is probably as useless as it is undesirable to attempt to stem it. All it needs is guidance and direction.

The second feature to which reference has been made, and which is desirable to recall at this stage, is that in Finsbury the industrial classes may be divided mainly into two divisions, those able to live away from their work and those not able to do so. There is evidence to show that the first group is a rapidly increasing one, and that the needs of the poor to live near their work is a lessening one. For this lessening group, however, who are immovable, accommodation must be found within central districts. But for a very large body of workmen one of the chief needs at the present juncture is cheap and rapid transit to the outskirts.

Before 1883 there was no general statutory provision for workmen's trains, but such trains were run voluntarily on some lines. In 1883 the Cheap Trains Act was passed. The object of this Act was to require railway companies to provide sufficient and suitable workmen's trains at reasonable fares on all parts of their lines, the companies so doing to receive entire remission of passenger duty on all fares not exceeding the rate of 1d. a mile, and a reduction of the

duty on the fares of all passengers conveyed at a higher rate under certain conditions. Sufficient workmen's trains for workmen coming to and from their work, at such fares and at such times between 6 p.m. and 8 a.m., as appear to the Board of Trade to be reasonable, were to be made obligatory. If the Board had reason to believe that a railway company is not complying with these provisions they may order the company to provide the necessary accommodation.

The administration of this Act was inquired into by the Royal Commission on the Housing of the Working Classes, 1885. The Commission endorsed the opinion of the Select Committee of the House of Commons on Artizans' Dwellings, 1882, and called attention to the importance of favouring in every way facilities of transit between the great centre of industry and the outlying districts, and especially between the metropolis and its suburbs. "Owing to economic causes," said the Commissioners, "land in the central parts of London is, generally speaking, becoming too valuable to be easily made use of as sites for dwellings for the working classes, and property of this kind, including areas scheduled under these Acts, is being constantly bought up and converted to other purposes. Side by side with this movement there is a large migration of the working classes to the suburbs, where in some places private enterprise is busy erecting tenements and providing cheap means of locomotion."

The Commissioners further pointed out that if railways are to be utilised for the benefit of the poorer wage-earning classes two conditions must be satisfied: (1) the fares must not exceed the difference between the rents of their houses in congested districts and the lower rents of the suburban dwellings; (2) the railway company must arrange at reduced fares to convey people to and from their work *at convenient hours*.

The history of the movement in the interests of workmen's trains in London is clearly set forth in Mr. Stewart's volume,* and we need not pursue the matter here.

* *The Housing Question in London, 1855-1900*, pp. 93-111.

The London County Council has since 1897 made various attempts to secure further action on the part of the railway companies, and amendments to the Cheap Trains Act. It would appear that the County Council is the proper authority to undertake the administrative duties relating to inter-communication, but whether that be so or not, it behoves the Borough Councils of Central Districts to do their utmost to secure cheap and rapid transit by train or electric tram from their centres to the outskirts of London.* I am strongly of opinion that with improved means of communication the evils of overcrowding in Central London become capable of cure. Without such improved means other proposals will be impracticable and ineffectual, and therefore I think there is evidence to show that improved locomotion is one of the *primary* steps to be taken in order permanently to relieve congested districts.† Such action would not remove all difficulties but it would be a step forward. As Mr. Charles Booth says, "Many other wants would follow, many problems would remain; the utilizing of existing open spaces for public benefit, and the provision of others in the vicinity of growing populations; the widening of thoroughfares and the opening up of courts; the war with dirt and disease and premature death; the closing of houses not fit to live in; the supervision of new buildings; the clearing away of old slums and the checking of new ones—all would be made more easy of accomplishment. Easier, too, would be

* For an interesting discussion of this question see a Paper by Mr. Charles Booth, entitled "Improved Means of Locomotion as a cure for the Housing Difficulties in London." MacMillan & Co., 1901.

† Some experienced authorities have advised that in seeking a solution of the housing problem independent enterprise should be relied upon for the supply of houses, and metropolitan, central and local authorities should carry out clearance schemes, supervise building, and enforce sanitary law. Whilst there is evidence to show that such a policy would not always be practicable, there is ample room for such co-operation in relation to distribution of the population. If by improved means of transit dwellers in Central London migrate to the outskirts, house accommodation for them on the outskirts might be provided by private enterprise, acting in response to the law of supply and demand. In this way municipal action would facilitate transit, and private enterprise would supply houses, conforming to the requirements of the various Acts. Such a co-operation does not seem unreasonable, and by its means the burdens of the problem would be shared without the serious financial responsibilities which would be incurred by a Borough Council attempting to provide *all* requirements.

the adoption of a wide policy of construction and reconstruction, not alone in the crowded parts, but throughout London, so that the best may be made of city life, and, above all, so that evils eradicated in one part may not reappear in another."

SUMMARY OF SUGGESTIONS.

Finally, I may add a few suggestions as to measures which, in my opinion, should claim the early consideration of, and if possible the adoption by, the Borough Council. In pursuance of the Minute instructing me to draw up this preliminary report, these suggestions are only such as come within the work of the Public Health Department, and are immediately practicable. Many proposals which have been made for the solution of the housing problem in London are still in the crucible of economic or political criticism.* I have not felt it my duty in the present Report to deal with these or make any observations upon them. Doubtless there is room for amendment in the various Acts affecting housing, but the suggestions here made are mainly within the meaning of these Acts as now existing.

It should also be understood that the suggestions here made are not set forth as exhaustive, or even by themselves effectual in the complete solution of a complex problem having very wide economic and social bearings. They are stages in, what must inevitably be a long process of solution, the satisfactory ending of which will depend in measure upon a well-informed public opinion. Some of the following lines of action were, of course, adopted by the late Vestries in carrying out the various Sanitary Acts :—

1. The closure and demolition of such houses in the borough as are in a state so dangerous and injurious to health as to be unfit for human habitation (under Part II.).

* Such proposals as the establishment of Fair Rent Courts, Registration of ownership of all houses and land, reform of the incidence of taxation, taxation of sites at full capital values, extension of the period of repayment of loans for the purchase of land for building, the reduction of interest on loans, assessment of compensation under the Act, &c., seem to be of this nature. Upon these and similar questions I do not express an opinion one way or the other.

2. The clearance of areas of insanitary properties where the sanitary defects are such as cannot be effectually remedied otherwise than by an improvement scheme.
3. Where necessary, suitable reconstruction of insanitary areas, and rebuilding, especially having in view the provision of dwelling house accommodation for persons whose work necessitates their living in the borough, and the construction of such buildings to be, as far as possible, such as will let at a rental within reach of such persons. Owing to modern sanitary requirements it would not always be possible to house upon such areas an equal number to those displaced.
4. The adoption of Part III. of the Housing of the Working Classes Act.
5. The adaptation, where possible, of old self-contained houses for separate tenements, and, if necessary, the purchase or lease of suitable houses in the borough for tenement houses.
6. The maintenance of a sufficient staff of inspectors to ensure regular house to house inspection throughout the district and the abatement of overcrowding.
7. A somewhat vigorous policy of registration of houses let in lodgings and the strict enforcement of the Bye-laws in respect to such houses.
8. If necessary to meet the requirements of carrying out the above proposals, the erection of suitable dwellings at low rents, inside or outside the district. In considering the advisability of erecting such houses outside the district, the needs of the persons to be housed as regards living near their work would have to be borne in mind.

In addition to the above I am of opinion that the Borough Council should exert its influence, whenever opportunity arises, in

the direction of securing cheaper and more rapid transit. Without some improved means of locomotion the carrying out of the provisions of the Housing of the Working Classes Act and the Public Health (London) Act, would involve the incurrence of considerable hardship upon persons it was the object of these Acts to assist, and in this and other ways the above proposals would be largely impracticable and ineffectual.

